

Table II.A.1(1997) Number of private-sector establishments by firm size and State: United States, 1997 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	6, 135, 778	3, 750, 584	774, 556	480, 377	390, 600	739, 661	4, 798, 696	1, 337, 083
New England:								
Maine	32, 293	19, 907	5, 334	1, 862	2, 124	3, 066	26, 642	5, 652
Massachusetts	146, 244	89, 334	18, 089	11, 231	10, 109	17, 481	113, 517	32, 727
Connecticut	78, 722	49, 334	9, 520	6, 155	4, 269	9, 443	62, 787	15, 934
Rhode Island	25, 878	17, 324	2, 929	1, 978	1, 054	2, 592	21, 211	4, 667
Middle Atlantic:								
New York	414, 209	288, 097	45, 592	24, 090	23, 528	32, 902	348, 208	66, 001
New Jersey	211, 148	147, 531	20, 450	14, 518	12, 641	16, 007	175, 960	35, 187
Pennsylvania	263, 414	155, 057	35, 101	22, 959	15, 101	35, 197	201, 247	62, 167
East North Central:								
Ohio	243, 316	138, 944	31, 672	23, 240	13, 726	35, 734	183, 815	59, 501
Indiana	130, 050	72, 169	17, 043	12, 908	10, 498	17, 431	96, 093	33, 957
Illinois	272, 073	161, 952	37, 601	21, 063	17, 645	33, 812	212, 593	59, 479
Michigan	205, 748	119, 293	30, 708	18, 732	11, 858	25, 157	160, 740	45, 007
Wisconsin	133, 897	78, 092	19, 177	9, 860	9, 871	16, 897	103, 012	30, 886
West North Central:								
Minnesota	121, 763	74, 832	16, 746	11, 293	6, 373	12, 520	97, 499	24, 265
Iowa	87, 789	58, 451	9, 065	7, 007	4, 577	8, 689	70, 618	17, 170
Missouri	126, 634	74, 902	17, 351	9, 261	8, 226	16, 894	97, 729	28, 905
Kansas	73, 022	45, 057	9, 002	5, 081	5, 895	7, 985	57, 638	15, 384
South Atlantic:								
Maryland	110, 124	63, 506	16, 300	9, 694	6, 980	13, 644	85, 124	25, 000
District of Columbia	17, 760	9, 331	2, 196	1, 826	1, 741	2, 667	12, 653	5, 107
Virginia	161, 491	100, 175	18, 270	10, 172	10, 839	22, 034	124, 590	36, 900
North Carolina	181, 886	106, 145	20, 278	13, 581	12, 162	29, 721	134, 442	47, 445
South Carolina	83, 315	50, 589	9, 409	6, 180	5, 538	11, 600	63, 595	19, 720
Georgia	156, 810	89, 243	19, 867	10, 912	11, 445	25, 343	115, 712	41, 098
Florida	347, 950	214, 611	40, 361	18, 413	25, 319	49, 246	266, 760	81, 190
East South Central:								
Kentucky	78, 569	45, 644	11, 233	6, 699	5, 245	9, 747	60, 911	17, 658
Tennessee	112, 472	62, 386	13, 436	10, 758	7, 841	18, 051	80, 957	31, 515
Alabama	88, 841	52, 896	11, 555	7, 011	6, 902	10, 477	68, 098	20, 743
Mississippi	52, 766	32, 268	6, 359	4, 649	3, 195	6, 295	41, 351	11, 416
West South Central:								
Arkansas	57, 728	36, 320	7, 290	4, 514	3, 497	6, 107	46, 145	11, 583
Louisiana	89, 389	54, 651	10, 876	8, 055	5, 354	10, 453	70, 348	19, 041
Oklahoma	74, 833	46, 076	9, 393	4, 786	5, 943	8, 636	58, 491	16, 342
Texas	415, 982	242, 346	54, 569	33, 980	26, 154	58, 932	314, 540	101, 442
Mountain:								
Colorado	110, 068	71, 161	12, 934	8, 708	4, 968	12, 297	88, 806	21, 262
Arizona	91, 912	51, 501	13, 030	8, 068	6, 419	12, 894	68, 963	22, 949
Utah	42, 916	24, 470	6, 115	3, 799	2, 606	5, 925	32, 844	10, 072
Nevada	36, 407	19, 100	5, 558	2, 983	2, 985	5, 781	26, 553	9, 854
Pacific:								
Washington	143, 716	90, 256	19, 609	11, 216	8, 322	14, 312	117, 085	26, 631
Oregon	80, 900	51, 262	11, 112	5, 934	4, 712	7, 881	66, 040	14, 860
California	667, 545	405, 162	86, 758	60, 819	41, 178	73, 629	526, 765	140, 779
Alaska	15, 247	9, 745	2, 024	1, 095	969	1, 413	12, 378	2, 869
Hawaii	25, 559	14, 065	3, 883	2, 350	2, 206	3, 056	19, 354	6, 205
States not shown separately	325, 394	217, 397	36, 764	22, 937	20, 583	27, 712	266, 883	58, 510

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1997 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

Table II.A.1(1997) Standard error for number of private-sector establishments by firm size and State: United States, 1997 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	18,167	21,660	13,325	12,068	9,642	16,190	20,496	17,575
New England:								
Maine	1,767	571	1,653	242	171	476	1,538	446
Massachusetts	5,263	5,084	2,292	1,348	1,283	3,131	5,149	2,677
Connecticut	2,868	1,601	760	679	686	1,395	1,811	1,399
Rhode Island	2,801	2,470	447	123	69	365	2,521	396
Middle Atlantic:								
New York	6,518	6,282	3,494	2,243	2,482	4,526	5,776	5,331
New Jersey	9,917	8,323	2,221	2,201	2,327	3,046	8,374	2,803
Pennsylvania	7,935	5,134	2,577	1,877	2,265	2,887	4,872	3,636
East North Central:								
Ohio	5,190	5,398	2,769	1,836	1,791	2,656	5,874	3,795
Indiana	3,910	2,332	1,304	684	884	1,474	3,036	1,666
Illinois	6,151	6,648	2,933	2,480	1,907	3,954	5,939	4,014
Michigan	4,721	4,927	2,390	2,658	1,309	2,998	4,428	4,116
Wisconsin	2,523	3,051	1,201	858	1,613	2,565	3,012	2,521
West North Central:								
Minnesota	5,801	3,276	1,147	931	1,129	2,063	3,773	2,514
Iowa	2,658	2,802	727	815	526	1,743	2,511	1,582
Missouri	5,229	4,440	2,419	1,141	850	3,218	5,003	2,918
Kansas	2,813	2,332	891	690	725	1,244	2,799	1,536
South Atlantic:								
Maryland	2,784	2,062	1,823	557	1,339	2,389	2,924	2,426
District of Columbia	662	404	209	166	211	331	549	356
Virginia	5,672	6,832	1,355	660	793	3,285	6,579	3,160
North Carolina	5,323	7,514	1,543	1,911	1,444	6,273	6,695	6,548
South Carolina	4,168	2,482	1,382	669	736	2,145	2,550	2,579
Georgia	6,516	4,387	2,511	1,554	2,187	3,098	5,104	3,502
Florida	15,927	9,177	3,286	1,986	2,771	4,868	11,022	7,129
East South Central:								
Kentucky	2,833	1,977	807	1,007	637	750	1,993	1,283
Tennessee	4,379	4,219	924	1,952	959	1,763	3,815	1,704
Alabama	2,982	3,357	1,251	939	614	1,035	3,401	1,192
Mississippi	1,875	2,241	385	445	265	489	1,876	555
West South Central:								
Arkansas	1,070	854	568	495	466	510	1,122	800
Louisiana	3,292	2,912	676	821	1,146	1,198	3,718	1,556
Oklahoma	3,212	2,886	559	648	824	1,166	3,190	1,242
Texas	9,724	7,208	5,119	2,641	3,155	7,134	5,986	6,990
Mountain:								
Colorado	4,337	3,444	1,475	1,409	867	1,861	3,716	2,512
Arizona	4,044	3,712	1,518	926	721	1,898	3,827	2,119
Utah	2,060	1,443	608	341	329	797	1,624	911
Nevada	1,371	619	762	289	387	846	828	994
Pacific:								
Washington	5,550	4,419	1,517	1,854	1,583	1,224	5,069	2,324
Oregon	3,763	1,877	865	850	367	1,852	2,204	1,970
California	14,098	9,672	4,180	3,970	4,099	6,994	10,169	8,287
Alaska	246	387	186	113	139	119	276	198
Hawaii	758	472	293	272	210	406	522	453
States not shown separately	5,930	4,256	3,683	2,543	1,071	3,833	5,327	4,646

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1997 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

Table II.A.1.a(1997) Percent of number of private-sector establishments by firm size and State: United States, 1997 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	6,135,778	61.1%	12.6%	7.8%	6.4%	12.1%	78.2%	21.8%
New England:								
Maine	32,293	61.6%	16.5%	5.8%	6.6%	9.5%	82.5%	17.5%
Massachusetts	146,244	61.1%	12.4%	7.7%	6.9%	12.0%	77.6%	22.4%
Connecticut	78,722	62.7%	12.1%	7.8%	5.4%	12.0%	79.8%	20.2%
Rhode Island	25,878	66.9%	11.3%	7.6%	4.1%	10.0%	82.0%	18.0%
Middle Atlantic:								
New York	414,209	69.6%	11.0%	5.8%	5.7%	7.9%	84.1%	15.9%
New Jersey	211,148	69.9%	9.7%	6.9%	6.0%	7.6%	83.3%	16.7%
Pennsylvania	263,414	58.9%	13.3%	8.7%	5.7%	13.4%	76.4%	23.6%
East North Central:								
Ohio	243,316	57.1%	13.0%	9.6%	5.6%	14.7%	75.5%	24.5%
Indiana	130,050	55.5%	13.1%	9.9%	8.1%	13.4%	73.9%	26.1%
Illinois	272,073	59.5%	13.8%	7.7%	6.5%	12.4%	78.1%	21.9%
Michigan	205,748	58.0%	14.9%	9.1%	5.8%	12.2%	78.1%	21.9%
Wisconsin	133,897	58.3%	14.3%	7.4%	7.4%	12.6%	76.9%	23.1%
West North Central:								
Minnesota	121,763	61.5%	13.8%	9.3%	5.2%	10.3%	80.1%	19.9%
Iowa	87,789	66.6%	10.3%	8.0%	5.2%	9.9%	80.4%	19.6%
Missouri	126,634	59.1%	13.7%	7.3%	6.5%	13.3%	77.2%	22.8%
Kansas	73,022	61.7%	12.3%	7.0%	8.1%	10.9%	78.9%	21.1%
South Atlantic:								
Maryland	110,124	57.7%	14.8%	8.8%	6.3%	12.4%	77.3%	22.7%
District of Columbia	17,760	52.5%	12.4%	10.3%	9.8%	15.0%	71.2%	28.8%
Virginia	161,491	62.0%	11.3%	6.3%	6.7%	13.6%	77.2%	22.8%
North Carolina	181,886	58.4%	11.1%	7.5%	6.7%	16.3%	73.9%	26.1%
South Carolina	83,315	60.7%	11.3%	7.4%	6.6%	13.9%	76.3%	23.7%
Georgia	156,810	56.9%	12.7%	7.0%	7.3%	16.2%	73.8%	26.2%
Florida	347,950	61.7%	11.6%	5.3%	7.3%	14.2%	76.7%	23.3%
East South Central:								
Kentucky	78,569	58.1%	14.3%	8.5%	6.7%	12.4%	77.5%	22.5%
Tennessee	112,472	55.5%	11.9%	9.6%	7.0%	16.0%	72.0%	28.0%
Alabama	88,841	59.5%	13.0%	7.9%	7.8%	11.8%	76.7%	23.3%
Mississippi	52,766	61.2%	12.1%	8.8%	6.1%	11.9%	78.4%	21.6%
West South Central:								
Arkansas	57,728	62.9%	12.6%	7.8%	6.1%	10.6%	79.9%	20.1%
Louisiana	89,389	61.1%	12.2%	9.0%	6.0%	11.7%	78.7%	21.3%
Oklahoma	74,833	61.6%	12.6%	6.4%	7.9%	11.5%	78.2%	21.8%
Texas	415,982	58.3%	13.1%	8.2%	6.3%	14.2%	75.6%	24.4%
Mountain:								
Colorado	110,068	64.7%	11.8%	7.9%	4.5%	11.2%	80.7%	19.3%
Arizona	91,912	56.0%	14.2%	8.8%	7.0%	14.0%	75.0%	25.0%
Utah	42,916	57.0%	14.2%	8.9%	6.1%	13.8%	76.5%	23.5%
Nevada	36,407	52.5%	15.3%	8.2%	8.2%	15.9%	72.9%	27.1%
Pacific:								
Washington	143,716	62.8%	13.6%	7.8%	5.8%	10.0%	81.5%	18.5%
Oregon	80,900	63.4%	13.7%	7.3%	5.8%	9.7%	81.6%	18.4%
California	667,545	60.7%	13.0%	9.1%	6.2%	11.0%	78.9%	21.1%
Alaska	15,247	63.9%	13.3%	7.2%	6.4%	9.3%	81.2%	18.8%
Hawaii	25,559	55.0%	15.2%	9.2%	8.6%	12.0%	75.7%	24.3%
States not shown separately	325,394	66.8%	11.3%	7.0%	6.3%	8.5%	82.0%	18.0%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1997 Medical Expenditure Panel Survey - Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).
Percents may not add to 100% because of rounding.

Table II.A.1.a(1997) Standard error for percent of number of private-sector establishments by firm size and State: United States, 1997: (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	18,167	0.26%	0.23%	0.20%	0.15%	0.26%	0.27%	0.27%
New England:								
Maine	1,767	3.01%	3.22%	0.81%	0.58%	1.41%	1.13%	1.13%
Massachusetts	5,263	1.93%	1.53%	0.98%	0.97%	2.03%	1.79%	1.79%
Connecticut	2,868	1.13%	1.14%	0.77%	0.82%	1.48%	1.22%	1.22%
Rhode Island	2,801	2.07%	1.61%	0.84%	0.35%	0.96%	1.17%	1.17%
Middle Atlantic:								
New York	6,518	1.53%	0.75%	0.52%	0.51%	1.07%	1.18%	1.18%
New Jersey	9,917	2.22%	1.15%	1.15%	1.17%	1.25%	1.02%	1.02%
Pennsylvania	7,935	0.97%	1.11%	0.64%	0.82%	0.90%	0.82%	0.82%
East North Central:								
Ohio	5,190	1.95%	1.13%	0.66%	0.76%	1.08%	1.60%	1.60%
Indiana	3,910	1.17%	0.81%	0.56%	0.61%	0.92%	0.89%	0.89%
Illinois	6,151	1.59%	1.25%	0.87%	0.79%	1.36%	1.37%	1.37%
Michigan	4,721	2.54%	1.00%	1.19%	0.58%	1.38%	1.80%	1.80%
Wisconsin	2,523	1.74%	1.07%	0.66%	1.17%	1.88%	1.83%	1.83%
West North Central:								
Minnesota	5,801	1.21%	1.09%	0.49%	0.89%	1.25%	1.33%	1.33%
Iowa	2,658	2.09%	0.91%	0.98%	0.63%	1.85%	1.61%	1.61%
Missouri	5,229	1.74%	1.87%	0.86%	0.84%	2.32%	2.02%	2.02%
Kansas	2,813	2.38%	0.89%	1.05%	1.09%	1.54%	2.07%	2.07%
South Atlantic:								
Maryland	2,784	1.77%	1.51%	0.51%	1.23%	1.89%	1.99%	1.99%
District of Columbia	662	1.62%	0.98%	1.03%	1.13%	1.64%	1.69%	1.69%
Virginia	5,672	2.68%	1.08%	0.40%	0.66%	2.12%	2.17%	2.17%
North Carolina	5,323	3.56%	1.11%	1.03%	0.84%	3.13%	3.21%	3.21%
South Carolina	4,168	1.88%	1.71%	0.58%	0.92%	1.80%	1.93%	1.93%
Georgia	6,516	1.72%	1.43%	1.19%	1.20%	1.75%	1.72%	1.72%
Florida	15,927	0.91%	0.97%	0.53%	0.51%	1.08%	1.36%	1.36%
East South Central:								
Kentucky	2,833	1.65%	1.06%	1.21%	0.70%	0.69%	1.05%	1.05%
Tennessee	4,379	2.09%	1.00%	1.52%	0.98%	1.53%	1.38%	1.38%
Alabama	2,982	2.21%	1.37%	1.07%	0.81%	1.30%	1.74%	1.74%
Mississippi	1,875	2.06%	0.99%	0.94%	0.52%	0.99%	1.17%	1.17%
West South Central:								
Arkansas	1,070	1.19%	0.90%	0.83%	0.82%	0.78%	1.30%	1.30%
Louisiana	3,292	1.27%	0.59%	0.99%	1.32%	1.34%	1.79%	1.79%
Oklahoma	3,212	1.70%	0.86%	0.75%	1.11%	1.65%	1.68%	1.68%
Texas	9,724	1.65%	1.17%	0.74%	0.74%	1.43%	1.27%	1.27%
Mountain:								
Colorado	4,337	2.45%	1.25%	1.20%	0.81%	1.46%	2.02%	2.02%
Arizona	4,044	2.40%	1.54%	0.97%	0.84%	2.05%	2.11%	2.11%
Utah	2,060	2.09%	1.29%	0.84%	0.71%	1.55%	1.65%	1.65%
Nevada	1,371	1.80%	1.89%	0.84%	1.03%	1.69%	1.90%	1.90%
Pacific:								
Washington	5,550	2.08%	1.09%	1.15%	1.06%	0.70%	1.41%	1.41%
Oregon	3,763	2.04%	1.10%	0.98%	0.41%	1.82%	1.68%	1.68%
California	14,098	1.25%	0.57%	0.60%	0.57%	0.93%	1.00%	1.00%
Alaska	246	2.22%	1.30%	0.74%	0.93%	0.74%	1.27%	1.27%
Hawaii	758	1.77%	0.86%	1.14%	0.72%	1.43%	1.40%	1.40%
States not shown separately	5,930	1.05%	1.07%	0.88%	0.29%	1.08%	1.28%	1.28%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1997 Medical Expenditure Panel Survey - Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

Table II.A.1.b(1997) Percent of private-sector establishments by whether they offer health insurance, other selected characteristics, and by State: United States, 1997 (40 States are shown separately)

Division and State	Offering health insurance	50% or more low wage employees	Unincorporated	In business less than 5 years	In retail	At least 75% full-time employees	In manufacturing	In multi-establishment enterprises	With union employees
United States	52.4%	20.1%	35.0%	46.1%	22.6%	65.4%	6.2%	22.7%	4.2%
New England:									
Maine	48.7%	25.3%	34.5%	38.9%	26.6%	56.2%	4.3%	19.1%	1.7%
Massachusetts	64.8%	12.5%	24.5%	46.6%	22.1%	64.5%	7.0%	23.1%	2.8%
Connecticut	56.8%	13.1%	32.9%	35.1%	25.4%	57.3%	8.1%	21.2%	5.5%
Rhode Island	54.0%	11.9%	22.6%	40.9%	23.1%	64.0%	8.7%	17.6%	3.0%
Middle Atlantic:									
New York	49.1%	15.1%	29.7%	38.0%	20.2%	65.4%	5.7%	16.5%	7.1%
New Jersey	52.8%	13.8%	25.8%	38.1%	20.3%	67.5%	6.8%	16.2%	6.3%
Pennsylvania	58.0%	21.6%	40.2%	37.1%	24.5%	61.3%	7.6%	23.8%	4.6%
East North Central:									
Ohio	55.7%	24.5%	35.3%	45.5%	24.9%	61.0%	6.5%	26.6%	4.8%
Indiana	55.3%	21.6%	28.6%	47.1%	22.5%	64.1%	8.4%	26.9%	4.6%
Illinois	51.9%	18.3%	26.7%	44.5%	22.1%	64.8%	6.7%	22.2%	6.5%
Michigan	60.4%	20.0%	27.0%	44.4%	23.1%	59.0%	8.0%	22.5%	6.6%
Wisconsin	58.1%	20.7%	40.1%	40.7%	23.0%	59.2%	7.5%	22.8%	5.9%
West North Central:									
Minnesota	52.6%	17.9%	32.0%	43.7%	23.1%	56.9%	7.6%	21.1%	5.9%
Iowa	47.0%	26.8%	51.7%	53.8%	23.0%	59.1%	5.2%	21.1%	3.0%
Missouri	51.8%	20.3%	32.7%	44.8%	22.1%	68.9%	6.1%	24.0%	6.2%
Kansas	54.9%	27.3%	42.7%	53.0%	19.7%	59.5%	6.5%	24.4%	2.4%
South Atlantic:									
Maryland	59.2%	15.8%	27.1%	38.5%	18.1%	65.8%	3.0%	23.1%	3.9%
District of Columbia	73.7%	7.5%	32.2%	44.8%	17.2%	75.5%	1.9%	31.7%	7.3%
Virginia	50.1%	22.8%	31.5%	49.1%	21.6%	68.7%	4.3%	22.5%	1.8%
North Carolina	55.2%	23.0%	33.1%	43.5%	23.1%	67.0%	6.8%	27.2%	1.2%
South Carolina	53.6%	22.4%	34.8%	44.3%	28.2%	67.3%	5.5%	24.4%	2.6%
Georgia	50.5%	22.1%	23.4%	53.0%	28.3%	68.2%	5.3%	27.3%	1.8%
Florida	53.6%	20.4%	23.1%	51.7%	24.5%	72.7%	4.0%	23.4%	2.3%
East South Central:									
Kentucky	51.9%	26.1%	36.2%	50.4%	24.7%	69.0%	5.8%	23.9%	3.8%
Tennessee	50.8%	24.4%	44.0%	48.5%	25.5%	69.7%	9.1%	27.3%	3.3%
Alabama	53.9%	25.8%	36.5%	50.9%	28.1%	66.1%	6.0%	24.5%	3.4%
Mississippi	45.3%	28.4%	42.4%	50.5%	24.1%	68.0%	5.8%	23.3%	3.6%
West South Central:									
Arkansas	44.2%	28.8%	36.7%	50.4%	25.7%	68.1%	6.3%	22.0%	4.3%
Louisiana	46.8%	27.2%	30.5%	46.2%	26.8%	68.3%	3.2%	22.5%	4.1%
Oklahoma	49.4%	26.5%	35.2%	49.9%	21.9%	68.9%	7.8%	22.9%	4.1%
Texas	46.6%	24.2%	41.9%	52.9%	20.4%	72.7%	6.0%	26.3%	3.0%
Mountain:									
Colorado	52.7%	14.8%	28.2%	54.2%	20.6%	63.3%	4.0%	20.4%	2.2%
Arizona	53.2%	18.8%	28.6%	44.7%	21.4%	69.4%	6.6%	26.0%	2.6%
Utah	52.1%	17.6%	31.7%	48.8%	19.9%	63.2%	7.0%	23.3%	4.5%
Nevada	57.5%	18.3%	28.5%	55.3%	24.3%	67.2%	2.6%	28.2%	4.3%
Pacific:									
Washington	49.1%	12.0%	42.2%	43.6%	18.8%	62.9%	5.4%	21.5%	5.2%
Oregon	54.6%	14.2%	38.7%	50.0%	21.7%	64.6%	7.4%	19.2%	3.9%
California	51.1%	18.1%	46.6%	45.3%	20.9%	65.8%	7.6%	21.3%	5.0%
Alaska	42.2%	9.1%	43.8%	51.9%	22.3%	63.5%	3.4%	22.2%	5.0%
Hawaii	83.3%	16.4%	22.0%	39.8%	26.5%	64.8%	3.2%	28.1%	6.8%
States not shown separately	45.3%	24.7%	47.6%	54.5%	23.4%	58.8%	3.5%	20.4%	1.9%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1997 Medical Expenditure Panel Survey - Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

Table II.A.1.b(1997) Standard error for percent of private-sector establishments by whether they offer health insurance, other selected characteristics, and by State: United States, 1997 (40 States are shown separately)

Division and State	Offering health insurance	50% or more low wage employees	Unincorporated	In business less than 5 years	In retail	At least 75% full-time employees	In manufacturing	In multi-establishment enterprises	With union employees
United States	0.23%	0.17%	0.31%	0.56%	0.15%	0.28%	0.10%	0.27%	0.26%
New England:									
Maine	2.74%	4.06%	2.71%	4.19%	1.73%	2.10%	0.82%	1.51%	0.61%
Massachusetts	2.01%	1.63%	2.13%	3.05%	2.05%	3.33%	0.72%	2.22%	0.83%
Connecticut	2.83%	2.52%	2.04%	1.92%	1.40%	2.64%	0.97%	1.73%	1.24%
Rhode Island	3.45%	1.43%	1.97%	4.33%	1.86%	2.64%	0.83%	1.17%	0.77%
Middle Atlantic:									
New York	1.38%	0.65%	1.26%	2.06%	0.91%	1.40%	0.68%	0.93%	1.47%
New Jersey	2.23%	3.39%	1.44%	1.82%	1.76%	2.75%	0.82%	0.94%	1.51%
Pennsylvania	1.79%	1.81%	1.41%	2.41%	1.64%	1.62%	0.68%	1.23%	1.31%
East North Central:									
Ohio	2.54%	1.91%	2.43%	3.28%	1.66%	2.96%	0.82%	1.56%	0.88%
Indiana	1.01%	1.08%	2.22%	3.08%	1.13%	2.12%	1.03%	1.07%	1.01%
Illinois	1.91%	1.67%	2.24%	2.59%	1.33%	1.74%	0.66%	1.10%	0.94%
Michigan	2.34%	2.17%	2.74%	2.08%	1.87%	2.67%	0.61%	2.34%	1.19%
Wisconsin	2.63%	2.23%	3.53%	3.53%	1.16%	3.08%	0.64%	2.11%	1.13%
West North Central:									
Minnesota	2.65%	1.06%	2.97%	2.88%	1.90%	2.44%	1.27%	1.65%	1.21%
Iowa	1.88%	2.23%	3.27%	3.50%	1.59%	1.72%	0.78%	2.00%	0.53%
Missouri	2.95%	2.20%	2.72%	2.40%	1.81%	2.82%	1.15%	2.03%	0.78%
Kansas	1.87%	2.83%	2.61%	5.51%	1.26%	2.28%	2.26%	1.88%	1.03%
South Atlantic:									
Maryland	2.43%	2.07%	2.14%	3.38%	1.70%	1.76%	0.87%	1.99%	1.27%
District of Columbia	2.42%	1.28%	1.87%	4.54%	1.25%	2.67%	0.70%	1.48%	1.27%
Virginia	2.83%	3.80%	2.68%	3.38%	1.42%	2.88%	0.68%	2.36%	0.63%
North Carolina	3.26%	2.78%	2.78%	2.65%	2.13%	2.96%	0.58%	3.57%	0.40%
South Carolina	1.67%	1.89%	1.99%	3.88%	2.49%	2.02%	0.55%	2.01%	1.21%
Georgia	2.48%	2.98%	1.66%	3.39%	3.01%	1.56%	0.70%	1.73%	0.42%
Florida	2.44%	1.79%	1.27%	2.77%	1.74%	1.85%	0.64%	1.42%	0.80%
East South Central:									
Kentucky	2.04%	2.34%	2.26%	2.43%	1.48%	1.91%	0.77%	1.58%	0.56%
Tennessee	2.47%	2.27%	3.11%	3.00%	2.62%	2.24%	1.46%	1.76%	1.29%
Alabama	4.29%	2.65%	3.46%	2.45%	2.72%	2.78%	0.84%	1.44%	1.07%
Mississippi	1.78%	2.36%	3.02%	2.65%	1.43%	2.14%	0.53%	1.48%	0.97%
West South Central:									
Arkansas	1.57%	1.53%	1.48%	3.33%	1.21%	2.11%	0.54%	1.16%	1.13%
Louisiana	2.20%	2.85%	3.26%	2.99%	1.88%	1.72%	0.74%	1.03%	1.52%
Oklahoma	3.07%	1.27%	3.08%	3.58%	2.19%	2.60%	2.01%	1.67%	0.86%
Texas	1.73%	1.47%	1.89%	3.26%	1.39%	2.05%	0.67%	1.69%	0.57%
Mountain:									
Colorado	2.69%	1.77%	2.35%	4.04%	2.57%	3.66%	0.51%	2.13%	0.61%
Arizona	3.09%	2.11%	2.20%	1.97%	2.21%	1.95%	1.07%	2.14%	0.90%
Utah	2.57%	2.76%	3.50%	4.08%	1.29%	2.66%	1.11%	1.79%	0.93%
Nevada	1.93%	1.71%	1.50%	3.80%	1.44%	2.73%	0.58%	2.12%	1.30%
Pacific:									
Washington	1.48%	1.47%	2.58%	2.87%	1.50%	1.86%	0.59%	1.43%	1.17%
Oregon	1.87%	2.11%	2.58%	3.32%	2.52%	2.39%	1.09%	1.80%	0.70%
California	1.05%	0.96%	1.67%	1.63%	1.11%	1.21%	0.57%	1.25%	0.61%
Alaska	2.05%	0.59%	1.73%	2.78%	1.15%	2.64%	0.72%	1.34%	1.17%
Hawaii	1.34%	1.54%	2.24%	3.60%	2.39%	1.61%	0.99%	2.38%	1.13%
States not shown separately	1.61%	1.55%	2.25%	2.30%	1.69%	2.21%	0.52%	1.44%	0.41%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1997 Medical Expenditure Panel Survey - Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

Table II.A.2(1997) Percent of private-sector establishments that offer health insurance by firm size and State: United States, 1997
(40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	52.4%	32.9%	63.5%	82.7%	93.8%	98.2%	40.4%	95.6%
New England:								
Maine	48.7%	32.8%	47.6%	85.1%	95.5%	99.7%	38.4%	97.4%
Massachusetts	64.8%	50.5%	74.9%	81.4%	100.0%	96.2%	55.9%	95.6%
Connecticut	56.8%	39.2%	69.6%	85.0%	95.4%	100.0%	46.9%	95.8%
Rhode Island	54.0%	37.3%	76.7%	85.8%	99.1%	97.5%	44.9%	95.3%
Middle Atlantic:								
New York	49.1%	33.7%	70.8%	81.4%	93.5%	97.8%	40.5%	94.3%
New Jersey	52.8%	38.1%	72.5%	88.0%	91.6%	100.0%	44.5%	93.9%
Pennsylvania	58.0%	38.1%	76.3%	88.0%	94.4%	92.6%	47.0%	93.6%
East North Central:								
Ohio	55.7%	34.8%	60.8%	89.2%	90.6%	97.6%	43.2%	94.5%
Indiana	55.3%	30.1%	60.4%	94.6%	99.6%	99.0%	39.8%	99.1%
Illinois	51.9%	29.3%	69.1%	84.6%	96.0%	97.8%	39.4%	96.7%
Michigan	60.4%	42.3%	67.6%	90.3%	91.9%	100.0%	50.4%	95.9%
Wisconsin	58.1%	36.7%	75.1%	84.1%	95.9%	100.0%	46.0%	98.1%
West North Central:								
Minnesota	52.6%	32.4%	73.1%	83.5%	92.0%	98.6%	41.7%	96.5%
Iowa	47.0%	27.6%	65.4%	88.4%	96.4%	98.5%	35.0%	96.1%
Missouri	51.8%	30.3%	62.2%	85.8%	93.6%	97.2%	38.7%	96.1%
Kansas	54.9%	36.2%	71.3%	82.2%	92.9%	96.2%	44.4%	94.0%
South Atlantic:								
Maryland	59.2%	39.6%	65.0%	92.6%	99.3%	99.1%	47.6%	98.5%
District of Columbia	73.7%	58.8%	83.8%	85.7%	97.5%	93.8%	65.2%	94.8%
Virginia	50.1%	29.6%	63.2%	93.0%	90.5%	92.8%	37.7%	91.9%
North Carolina	55.2%	31.0%	75.7%	76.9%	98.4%	100.0%	39.7%	99.0%
South Carolina	53.6%	33.3%	60.8%	81.5%	99.1%	99.8%	40.0%	97.6%
Georgia	50.5%	26.8%	51.9%	76.0%	100.0%	100.0%	33.3%	99.2%
Florida	53.6%	36.0%	59.3%	78.0%	86.2%	100.0%	41.0%	95.0%
East South Central:								
Kentucky	51.9%	28.6%	62.6%	85.6%	100.0%	100.0%	38.9%	97.0%
Tennessee	50.8%	24.4%	55.9%	83.6%	94.5%	100.0%	33.1%	96.4%
Alabama	53.9%	31.3%	74.7%	92.7%	88.8%	96.2%	41.9%	93.4%
Mississippi	45.3%	24.6%	56.2%	72.0%	92.5%	96.2%	32.0%	93.5%
West South Central:								
Arkansas	44.2%	24.8%	53.2%	71.1%	96.3%	99.1%	31.7%	94.1%
Louisiana	46.8%	25.9%	60.8%	74.0%	86.9%	100.0%	34.2%	93.3%
Oklahoma	49.4%	28.9%	60.2%	87.7%	88.6%	99.1%	36.9%	94.4%
Texas	46.6%	25.7%	43.0%	78.3%	91.7%	97.6%	31.0%	95.0%
Mountain:								
Colorado	52.7%	35.9%	68.2%	82.8%	93.9%	95.7%	42.8%	94.2%
Arizona	53.2%	31.3%	50.0%	87.7%	100.0%	99.2%	38.4%	97.5%
Utah	52.1%	31.7%	55.4%	78.3%	91.1%	99.1%	39.0%	94.9%
Nevada	57.5%	34.7%	68.0%	79.4%	86.9%	96.2%	44.2%	93.2%
Pacific:								
Washington	49.1%	30.3%	61.7%	77.7%	98.5%	100.0%	37.9%	98.7%
Oregon	54.6%	37.6%	68.7%	91.5%	83.0%	100.0%	45.6%	94.3%
California	51.1%	32.6%	59.9%	73.8%	95.1%	98.8%	39.3%	95.0%
Alaska	42.2%	21.1%	56.9%	82.0%	94.0%	100.0%	29.6%	96.7%
Hawaii	83.3%	72.2%	97.0%	97.7%	96.6%	96.4%	78.9%	97.0%
States not shown separately	45.3%	27.6%	60.1%	81.5%	92.8%	99.1%	34.3%	95.5%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1997 Medical Expenditure Panel Survey - Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

Table II.A.2(1997) Standard error for percent of private-sector establishments that offer health insurance by firm size and State: United States, 1997 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.23%	0.33%	1.00%	0.64%	0.69%	0.39%	0.30%	0.24%
New England:								
Maine	2.74%	3.16%	7.99%	3.75%	2.75%	0.63%	3.15%	0.84%
Massachusetts	2.01%	3.16%	9.38%	6.03%	0.00%	1.96%	2.55%	1.92%
Connecticut	2.83%	2.97%	5.31%	4.82%	7.77%	0.00%	2.87%	2.25%
Rhode Island	3.45%	3.58%	6.62%	6.71%	0.67%	2.27%	3.78%	2.21%
Middle Atlantic:								
New York	1.38%	1.36%	5.28%	4.69%	3.23%	0.85%	1.61%	1.44%
New Jersey	2.23%	2.67%	7.96%	5.90%	3.30%	0.00%	1.97%	3.14%
Pennsylvania	1.79%	1.92%	4.34%	3.44%	3.48%	6.15%	2.05%	3.04%
East North Central:								
Ohio	2.54%	2.72%	6.40%	4.62%	6.34%	2.05%	2.66%	1.60%
Indiana	1.01%	1.66%	6.17%	2.39%	0.39%	0.64%	1.28%	0.46%
Illinois	1.91%	2.77%	3.94%	5.27%	3.73%	1.28%	2.27%	1.15%
Michigan	2.34%	3.38%	5.73%	3.34%	4.87%	0.00%	2.76%	1.35%
Wisconsin	2.63%	3.64%	3.68%	5.65%	2.90%	0.00%	2.78%	1.50%
West North Central:								
Minnesota	2.65%	3.92%	6.58%	5.14%	4.64%	1.07%	3.56%	2.38%
Iowa	1.88%	2.30%	5.09%	4.06%	2.37%	1.75%	1.96%	1.09%
Missouri	2.95%	4.10%	9.58%	4.05%	6.69%	2.40%	3.62%	1.50%
Kansas	1.87%	2.64%	5.99%	4.48%	2.89%	2.22%	2.42%	2.36%
South Atlantic:								
Maryland	2.43%	2.63%	6.67%	4.25%	0.41%	1.29%	1.83%	2.22%
District of Columbia	2.42%	4.27%	3.77%	4.70%	1.96%	4.76%	3.47%	1.85%
Virginia	2.83%	3.63%	6.50%	2.86%	2.76%	3.60%	3.03%	2.79%
North Carolina	3.26%	3.54%	5.60%	5.63%	1.08%	0.00%	2.98%	0.39%
South Carolina	1.67%	1.39%	4.07%	6.59%	0.75%	0.08%	1.40%	1.28%
Georgia	2.48%	1.85%	8.63%	5.78%	0.00%	0.04%	2.15%	0.56%
Florida	2.44%	2.58%	6.51%	5.16%	7.01%	0.00%	2.57%	2.84%
East South Central:								
Kentucky	2.04%	2.90%	6.04%	10.09%	0.00%	0.00%	2.41%	2.05%
Tennessee	2.47%	4.35%	3.23%	6.67%	4.90%	0.00%	3.36%	1.58%
Alabama	4.29%	5.19%	7.61%	4.77%	5.86%	3.30%	4.80%	2.57%
Mississippi	1.78%	2.38%	5.90%	7.12%	4.45%	2.52%	2.26%	3.20%
West South Central:								
Arkansas	1.57%	1.34%	5.85%	8.59%	1.96%	1.06%	1.99%	1.57%
Louisiana	2.20%	2.95%	6.39%	5.18%	3.82%	0.00%	2.35%	1.25%
Oklahoma	3.07%	3.74%	5.48%	3.16%	7.83%	1.02%	3.41%	3.88%
Texas	1.73%	2.03%	5.23%	6.16%	3.47%	1.04%	1.98%	1.06%
Mountain:								
Colorado	2.69%	4.43%	2.43%	5.09%	3.32%	3.18%	3.56%	1.88%
Arizona	3.09%	4.08%	7.38%	3.66%	0.00%	1.21%	3.73%	0.96%
Utah	2.57%	3.72%	4.76%	4.87%	5.75%	0.64%	3.35%	1.38%
Nevada	1.93%	3.29%	5.76%	5.42%	6.34%	3.78%	2.74%	2.98%
Pacific:								
Washington	1.48%	2.20%	5.26%	5.38%	4.40%	0.00%	1.48%	0.89%
Oregon	1.87%	2.67%	4.13%	6.38%	4.62%	0.00%	1.91%	1.41%
California	1.05%	1.08%	2.90%	3.47%	1.27%	0.48%	1.16%	0.68%
Alaska	2.05%	1.97%	3.13%	7.62%	3.27%	0.00%	1.97%	1.22%
Hawaii	1.34%	2.79%	1.62%	1.54%	2.55%	3.51%	1.92%	1.72%
States not shown separately	1.61%	1.80%	3.81%	4.10%	2.88%	0.66%	1.79%	1.11%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1997 Medical Expenditure Panel Survey - Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

Table II. A. 2. a(1997) Percent of private-sector establishments that offer health insurance that self-insure at least one plan by firm size and State:
United States, 1997: (40 States are shown separately)

Division/State	Total	Less than 100 employees	100 - 499 employees	500 or more employees	Less than 50 employees	50 or more employees
United States	31.8%	14.7%	32.3%	76.0%	14.4%	58.1%
New England:						
Maine	29.2%	14.9%	19.5%	* 74.1%	14.7%	56.1%
Massachusetts	28.9%	18.1%	27.9%	68.9%	17.6%	52.0%
Connecticut	24.2%	10.9%	* 16.6%	* 68.6%	10.4%	50.7%
Rhode Island	29.9%	17.5%	24.6%	78.0%	18.3%	54.6%
Middle Atlantic:						
New York	28.4%	21.1%	17.9%	* 62.2%	21.7%	43.7%
New Jersey	23.1%	9.4%	50.9%	70.7%	8.3%	* 58.3%
Pennsylvania	30.9%	15.8%	29.3%	75.3%	16.2%	54.8%
East North Central:						
Ohio	37.6%	14.5%	46.5%	88.2%	14.4%	70.4%
Indiana	37.8%	15.0%	62.4%	79.0%	11.7%	67.6%
Illinois	33.6%	13.4%	39.0%	79.2%	12.8%	63.8%
Michigan	27.3%	13.4%	24.8%	73.1%	12.5%	55.0%
Wisconsin	27.4%	13.4%	16.9%	* 67.4%	12.4%	50.9%
West North Central:						
Minnesota	34.1%	17.5%	44.8%	86.3%	17.6%	62.9%
Iowa	33.4%	14.0%	50.9%	85.4%	12.2%	65.0%
Missouri	31.6%	10.8%	41.9%	76.2%	11.1%	59.6%
Kansas	34.4%	16.8%	54.4%	78.6%	16.2%	66.7%
South Atlantic:						
Maryland	25.0%	9.0%	45.0%	64.6%	8.9%	51.5%
District of Columbia	32.0%	21.0%	34.7%	64.0%	21.8%	49.4%
Virginia	30.2%	16.2%	14.2%	* 66.5%	16.6%	49.0%
North Carolina	38.6%	10.9%	39.1%	90.2%	11.0%	70.0%
South Carolina	37.0%	17.6%	38.0%	77.8%	17.7%	62.5%
Georgia	39.6%	10.0%	55.0%	79.5%	10.1%	67.5%
Florida	28.8%	11.3%	18.8%	* 72.1%	11.6%	53.3%
East South Central:						
Kentucky	31.4%	8.6%	30.7%	* 83.9%	7.9%	64.0%
Tennessee	41.2%	15.4%	* 33.6%	83.9%	14.5%	* 64.8%
Alabama	30.4%	17.5%	13.6%	* 74.7%	16.8%	* 50.3%
Mississippi	35.6%	15.5%	40.7%	77.1%	14.5%	61.8%
West South Central:						
Arkansas	35.5%	15.2%	* 19.6%	* 90.1%	15.8%	* 62.1%
Louisiana	34.3%	11.2%	38.1%	* 87.2%	10.2%	* 66.9%
Oklahoma	27.6%	9.3%	16.8%	* 73.5%	9.0%	53.6%
Texas	39.5%	13.9%	60.4%	77.9%	11.2%	68.2%
Mountain:						
Colorado	27.4%	8.5%	* 26.9%	* 90.7%	7.3%	* 65.7%
Arizona	31.6%	16.4%	14.9%	* 70.2%	15.5%	50.6%
Utah	30.9%	13.7%	25.0%	* 69.8%	13.4%	54.3%
Nevada	35.4%	15.5%	26.8%	* 80.8%	14.7%	62.0%
Pacific:						
Washington	33.8%	18.7%	21.8%	85.4%	17.9%	60.7%
Oregon	22.2%	10.7%	15.2%	* 66.2%	10.6%	47.2%
California	30.4%	16.6%	26.4%	70.6%	17.2%	50.8%
Alaska	36.6%	17.3%	26.7%	87.5%	18.0%	61.2%
Hawaii	30.3%	25.9%	7.3%	* 59.9%	27.1%	38.6%
States not separately shown	31.4%	17.8%	29.6%	* 76.5%	17.4%	54.5%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1997 Medical Expenditure Panel Survey - Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).
Percents may not add to 100% because of rounding.

Table II. A. 2. a(1997) Standard error for percent of private-sector establishments that offer health insurance that self-insure at least one plan by firm size and State: United States, 1997: (40 States are shown separately)

Division/State	Total	Less than 100 employees	100 - 499 employees	500 or more employees	Less than 50 employees	50 or more employees
United States	0. 34%	0. 26%	1. 16%	0. 95%	0. 23%	0. 57%
New England:						
Maine	2. 34%	3. 13%	8. 03%	*	3. 01%	5. 01%
Massachusetts	2. 93%	1. 94%	8. 13%		2. 34%	5. 17%
Connecticut	2. 97%	3. 39%	5. 68%	*	3. 10%	5. 66%
Rhode Island	2. 02%	1. 51%	7. 12%		1. 85%	6. 52%
Middle Atlantic:						
New York	1. 98%	2. 87%	6. 14%	*	3. 25%	3. 33%
New Jersey	1. 98%	2. 62%	11. 21%		2. 55%	* 5. 67%
Pennsylvania	2. 72%	1. 72%	6. 29%		2. 00%	4. 54%
East North Central:						
Ohio	1. 80%	2. 96%	11. 81%		3. 15%	4. 34%
Indiana	2. 81%	1. 41%	11. 59%		2. 30%	5. 09%
Illinois	2. 67%	1. 93%	8. 63%		2. 21%	3. 40%
Michigan	2. 49%	2. 07%	4. 90%		1. 89%	4. 31%
Wisconsin	2. 88%	3. 10%	6. 18%	*	2. 87%	5. 98%
West North Central:						
Minnesota	2. 46%	1. 65%	7. 94%		1. 70%	4. 75%
Iowa	2. 87%	3. 40%	9. 47%		3. 51%	4. 94%
Missouri	2. 14%	1. 99%	10. 16%		2. 04%	5. 01%
Kansas	3. 02%	2. 22%	10. 49%		2. 50%	6. 42%
South Atlantic:						
Maryland	2. 95%	2. 01%	12. 61%		2. 06%	5. 00%
District of Columbia	2. 88%	3. 65%	7. 90%		3. 96%	4. 66%
Virginia	4. 25%	1. 92%	6. 26%	*	1. 98%	6. 83%
North Carolina	4. 32%	2. 15%	9. 61%		2. 45%	5. 39%
South Carolina	2. 90%	3. 21%	8. 82%		3. 54%	5. 03%
Georgia	2. 92%	1. 94%	10. 10%		2. 07%	4. 84%
Florida	2. 76%	2. 29%	7. 41%	*	2. 69%	5. 07%
East South Central:						
Kentucky	1. 67%	1. 34%	10. 54%	*	1. 53%	3. 32%
Tennessee	5. 16%	4. 81%	8. 41%		4. 94%	* 5. 68%
Alabama	3. 41%	4. 71%	4. 76%	*	5. 85%	* 4. 43%
Mississippi	2. 39%	1. 64%	9. 90%		1. 34%	4. 86%
West South Central:						
Arkansas	3. 12%	4. 72%	6. 41%	*	5. 16%	* 2. 76%
Louisiana	3. 73%	3. 08%	11. 71%	*	3. 09%	* 5. 27%
Oklahoma	2. 86%	2. 51%	5. 59%	*	2. 54%	4. 07%
Texas	2. 88%	2. 18%	6. 69%		1. 86%	3. 23%
Mountain:						
Colorado	4. 59%	3. 62%	11. 53%	*	3. 24%	* 6. 54%
Arizona	3. 25%	2. 55%	8. 49%	*	2. 75%	4. 63%
Utah	2. 61%	2. 82%	8. 10%	*	3. 05%	7. 46%
Nevada	3. 34%	2. 50%	9. 48%	*	3. 32%	4. 26%
Pacific:						
Washington	2. 61%	3. 08%	5. 64%		3. 09%	4. 74%
Oregon	4. 11%	2. 91%	5. 28%	*	9. 84%	7. 05%
California	1. 85%	1. 30%	4. 31%		1. 57%	4. 17%
Alaska	3. 29%	3. 00%	6. 86%		3. 31%	4. 42%
Hawaii	2. 67%	2. 45%	5. 73%	*	2. 37%	5. 32%
States not separately shown	2. 43%	1. 73%	9. 18%	*	2. 12%	3. 51%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1997 Medical Expenditure Panel Survey - Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

Table II.A.2.b(1997) Percent of private-sector establishments that offer health insurance that offer at least one health insurance plan that required no contribution from the employee for single coverage by firm size and State: United States, 1997 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	51.2%	75.9%	57.0%	47.1%	32.6%	16.8%	68.3%	25.2%
New England:								
Maine	50.4%	78.8%	38.9%	45.8%	38.0%	10.1% *	65.8%	22.0%
Massachusetts	47.0%	69.9%	54.3%	22.7%	16.6% *	11.5% *	62.9%	14.9%
Connecticut	45.6%	69.6%	53.4%	31.2%	19.3% *	10.3%	60.9%	16.0%
Rhode Island	60.4%	82.4%	74.5%	44.1%	33.1%	13.9% *	77.9%	22.9%
Middle Atlantic:								
New York	58.7%	78.3%	53.2%	53.7%	44.0%	17.9%	70.6%	31.7%
New Jersey	56.1%	73.4%	61.9%	42.8%	24.9% *	23.2%	68.6%	26.6%
Pennsylvania	56.5%	81.1%	63.2%	51.8%	44.2%	14.6% *	73.3%	29.1%
East North Central:								
Ohio	41.7%	70.5%	56.6%	27.6%	23.2%	8.6%	60.9%	14.6%
Indiana	44.8%	70.7%	58.1%	46.1%	40.4%	5.9% *	63.1%	24.0%
Illinois	49.8%	74.8%	63.8%	55.3%	21.8%	14.1% *	69.4%	21.1%
Michigan	62.8%	90.7%	61.6%	61.0%	31.9%	22.7%	79.9%	30.8%
Wisconsin	43.8%	65.6%	53.9%	27.1% *	23.4% *	17.6% *	58.4%	20.9%
West North Central:								
Minnesota	48.0%	72.1%	49.0%	40.3%	34.8%	12.2% *	61.8%	24.0%
Iowa	46.6%	72.3%	52.4%	39.1%	22.6% *	11.7% *	65.3%	18.5%
Missouri	50.8%	83.1%	61.7%	46.8%	24.6%	13.1% *	72.4%	21.3%
Kansas	53.1%	75.7%	60.7%	36.5%	19.1% *	31.7%	68.9%	25.1%
South Atlantic:								
Maryland	44.5%	66.2%	40.6%	36.9%	25.1%	22.5%	55.8%	25.9%
District of Columbia	55.7%	80.7%	70.3%	50.8%	29.2%	11.0% *	75.8%	21.4%
Virginia	44.8%	72.4%	52.7%	30.4%	35.0%	11.8% *	63.0%	19.7%
North Carolina	49.7%	75.1%	66.9%	51.7%	40.2%	16.0%	71.3%	25.2%
South Carolina	57.3%	71.4%	75.1%	47.5%	45.1%	37.7%	69.4%	41.2%
Georgia	36.8%	58.3%	46.8%	46.4%	43.1%	6.6% *	55.3%	19.4%
Florida	44.6%	73.7%	34.7%	47.7%	22.8% *	12.6%	63.3%	18.1%
East South Central:								
Kentucky	46.1%	72.9%	50.9%	44.9%	25.0%	19.0%	62.6%	23.4%
Tennessee	39.5%	70.2%	59.5%	41.6%	21.3% *	11.8% *	63.4%	18.4%
Alabama	49.4%	64.7%	55.7%	49.1%	32.5%	29.2%	60.5%	33.1%
Mississippi	54.8%	79.3%	67.4%	57.7%	47.2%	17.2%	74.1%	30.9%
West South Central:								
Arkansas	53.0%	85.6%	62.7%	49.9%	18.2% *	19.4% *	74.3%	24.5%
Louisiana	50.9%	79.4%	58.5%	43.9%	23.9% *	23.7%	69.0%	26.5%
Oklahoma	51.2%	86.9%	48.8%	41.9%	31.2%	14.3% *	71.6%	22.8%
Texas	44.9%	70.8%	57.7%	48.0%	30.1%	16.4%	65.6%	24.0%
Mountain:								
Colorado	56.3%	80.9%	58.4%	54.8%	24.9%	14.9% *	73.8%	23.3%
Arizona	46.2%	75.5%	39.9%	45.2%	31.3% *	20.7%	61.7%	27.9%
Utah	44.3%	63.5%	63.2%	32.8%	16.9% *	25.1%	60.3%	22.9%
Nevada	56.8%	88.2%	61.2%	55.8%	52.7%	18.9% *	77.0%	31.0%
Pacific:								
Washington	61.1%	80.5%	69.6%	62.7%	44.5%	25.4%	75.2%	37.3%
Oregon	66.1%	83.0%	76.9%	61.0%	45.9%	28.0% *	79.4%	37.6%
California	59.4%	84.7%	62.8%	55.8%	42.2%	22.6%	76.7%	32.8%
Alaska	59.2%	73.5%	61.8%	65.9%	67.6%	26.7%	70.2%	44.8%
Hawaii	73.6%	88.3%	80.4%	79.4%	48.4%	27.7%	85.6%	43.0%
States not shown separately	48.1%	69.5%	43.4%	48.1%	32.3%	16.0% *	62.6%	24.3%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1997 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

*Figure does not meet standard of reliability or precision.

Table II.A.2.b(1997) Standard error for percent of private-sector establishments that offer health insurance that offer at least one health insurance plan that required no contribution from the employee for single coverage by firm size and State: United States, 1997 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.45%	0.70%	0.99%	1.61%	1.09%	0.73%	0.42%	0.59%
New England:								
Maine	2.95%	4.95%	8.19%	6.65%	8.57%	5.26% *	3.04%	4.56%
Massachusetts	2.42%	5.28%	9.94%	5.70%	6.23% *	6.41% *	3.48%	3.08%
Connecticut	3.16%	7.00%	7.32%	5.18%	10.68% *	2.89%	5.03%	2.08%
Rhode Island	3.35%	4.03%	7.59%	9.38%	7.28%	5.97% *	4.18%	4.48%
Middle Atlantic:								
New York	2.30%	3.33%	6.10%	6.80%	5.74%	4.07%	2.60%	4.81%
New Jersey	4.64%	6.54%	6.74%	8.95%	11.38% *	5.04%	5.72%	6.49%
Pennsylvania	2.60%	2.16%	5.38%	4.78%	9.23%	6.09% *	2.49%	4.36%
East North Central:								
Ohio	2.60%	4.20%	9.10%	6.77%	5.16%	2.57%	2.86%	1.88%
Indiana	2.86%	5.83%	11.30%	6.97%	9.99%	1.99% *	5.10%	3.82%
Illinois	3.10%	4.89%	7.27%	5.27%	5.19%	5.08% *	4.08%	2.90%
Michigan	4.21%	3.35%	7.87%	6.50%	6.41%	5.26%	3.93%	5.00%
Wisconsin	4.44%	4.49%	8.86%	11.57% *	7.48% *	8.59% *	4.68%	5.58%
West North Central:								
Minnesota	3.39%	7.06%	6.15%	6.88%	9.22%	4.74% *	3.77%	3.60%
Iowa	4.11%	6.81%	5.60%	3.54%	7.29% *	4.07% *	4.17%	3.14%
Missouri	4.14%	5.27%	9.98%	5.90%	6.91%	4.61% *	3.56%	4.34%
Kansas	3.92%	6.56%	7.41%	7.74%	6.62% *	7.55%	4.92%	4.35%
South Atlantic:								
Maryland	2.86%	5.84%	8.55%	6.96%	7.11%	5.29%	5.41%	3.88%
District of Columbia	3.54%	3.74%	4.74%	6.91%	7.38%	5.68% *	3.57%	4.12%
Virginia	3.94%	6.16%	10.47%	7.73%	8.46%	3.69% *	4.32%	3.94%
North Carolina	2.29%	7.57%	7.08%	10.96%	8.56%	4.58%	3.70%	2.59%
South Carolina	3.27%	5.60%	8.34%	9.25%	10.69%	8.06%	3.39%	6.89%
Georgia	3.14%	6.98%	10.89%	8.93%	8.98%	4.17% *	6.01%	4.33%
Florida	1.94%	5.65%	8.82%	6.62%	9.95% *	2.58%	5.39%	3.67%
East South Central:								
Kentucky	3.39%	7.15%	7.27%	7.56%	7.10%	3.01%	4.31%	4.06%
Tennessee	3.57%	7.85%	8.29%	8.04%	9.41% *	4.49% *	3.31%	4.37%
Alabama	2.89%	4.82%	6.59%	8.18%	9.66%	4.97%	3.44%	5.76%
Mississippi	2.85%	5.10%	9.73%	11.85%	8.58%	4.97%	4.26%	2.93%
West South Central:								
Arkansas	3.14%	4.38%	13.16%	12.55%	7.18% *	8.42% *	3.83%	4.91%
Louisiana	4.12%	6.43%	7.19%	6.76%	8.49% *	6.41%	4.69%	5.47%
Oklahoma	3.37%	3.71%	10.59%	7.48%	8.79%	4.58% *	4.50%	4.45%
Texas	1.68%	5.50%	9.07%	4.18%	5.51%	2.64%	4.80%	3.06%
Mountain:								
Colorado	3.50%	5.07%	9.71%	9.55%	5.42%	5.65% *	3.22%	3.37%
Arizona	2.79%	5.83%	6.19%	7.94%	9.53% *	4.62%	4.75%	3.77%
Utah	3.49%	7.36%	8.37%	6.98%	5.66% *	5.56%	4.42%	4.30%
Nevada	3.65%	3.38%	8.75%	10.43%	8.84%	5.75% *	3.96%	3.88%
Pacific:								
Washington	4.11%	5.24%	7.68%	7.86%	10.31%	5.77%	4.70%	3.36%
Oregon	3.26%	2.97%	7.35%	8.02%	6.95%	8.41% *	3.15%	6.01%
California	1.43%	1.78%	3.27%	5.56%	3.86%	4.92%	1.50%	1.99%
Alaska	2.73%	5.37%	6.03%	10.04%	6.69%	7.55%	2.65%	3.97%
Hawaii	2.33%	1.90%	5.43%	5.50%	7.58%	4.87%	2.17%	4.93%
States not shown separately	2.10%	5.29%	10.03%	5.67%	6.19%	7.62% *	4.36%	4.09%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1997 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

*Figure does not meet standard of reliability or precision.

Table II.A.2.b.(1)(1997) Percent of private-sector establishments that offer health insurance that offer an exclusive-provider plan that required no contribution from the employee for single coverage by firm size and State: United States, 1997 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	16.5%	23.4%	16.5%	15.7%	12.8%	7.4%	20.8%	10.1%
New England:								
Maine	12.1%						16.2%	4.7% *
Massachusetts	27.6%						37.7%	7.1% *
Connecticut	22.3%						28.9%	9.6%
Rhode Island	25.1%						32.4%	9.4% *
Middle Atlantic:								
New York	22.1%	These cell estimates have been suppressed because the size of their standard errors makes them extremely unreliable. Column or row estimates should be used in place of these estimates.					23.4%	19.0%
New Jersey	16.8%						22.2%	3.9%
Pennsylvania	20.1%						23.9%	13.8%
East North Central:								
Ohio	11.4%						17.1%	3.4% *
Indiana	6.0%						8.7%	3.0% *
Illinois	8.0%						8.8%	7.0% *
Michigan	14.7%						13.6%	16.8%
Wisconsin	10.7%						13.8%	5.8% *
West North Central:								
Minnesota	12.7%						18.0%	3.6% *
Iowa	8.3% *						12.6%	1.9% *
Missouri	9.5%						10.9% *	7.6% *
Kansas	11.7%						12.5%	10.2% *
South Atlantic:								
Maryland	16.2%						15.8%	16.8%
District of Columbia	18.7%						24.3%	9.1%
Virginia	12.8%						19.0%	4.3% *
North Carolina	8.2%						10.2%	5.9% *
South Carolina	10.2%						8.7%	12.3%
Georgia	6.8%						7.5% *	6.1% *
Florida	18.9%						26.7%	7.7%
East South Central:								
Kentucky	8.4%						10.9%	5.0% *
Tennessee	10.1% *						15.1% *	5.6% *
Alabama	11.3%						12.6%	9.4% *
Mississippi	5.5% *						5.0% *	6.1% *
West South Central:								
Arkansas	14.0%						17.4%	9.6% *
Louisiana	11.2%						11.6%	10.7% *
Oklahoma	8.5%						11.0%	5.1% *
Texas	7.6%						10.5%	4.6% *
Mountain:								
Colorado	29.2%						36.2%	15.9%
Arizona	19.6%						24.6%	13.7%
Utah	15.8%						19.9%	10.4% *
Nevada	15.4%						18.7%	11.1% *
Pacific:								
Washington	18.0%						23.2%	9.3%
Oregon	31.5%						38.8%	15.6%
California	33.4%						39.1%	24.6%
Alaska	4.1% *						1.5% *	7.6% *
Hawaii	35.0%						36.3%	31.5%
States not shown separately	10.8%						14.5%	4.8% *

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1997 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

*Figure does not meet standard of reliability or precision.

Table II.A.2.b.(1)(1997) Standard error for percent of private-sector establishments that offer health insurance that offer an exclusive-provider plan that required no contribution from the employee for single coverage by firm size and State: United States, 1997 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.42%	1.03%	0.88%	1.35%	0.62%	0.82%	0.64%	0.36%
New England:								
Maine	2.03%						2.36%	2.53% *
Massachusetts	2.47%						3.93%	2.80% *
Connecticut	2.87%						4.23%	2.24%
Rhode Island	1.94%						1.88%	3.28% *
Middle Atlantic:								
New York	1.51%						2.72%	2.60%
New Jersey	2.75%						3.82%	1.04%
Pennsylvania	2.58%						2.65%	3.37%
East North Central:								
Ohio	2.01%						3.01%	1.33% *
Indiana	1.35%						1.80%	1.92% *
Illinois	0.96%						2.12%	2.22% *
Michigan	2.76%						3.96%	4.33%
Wisconsin	2.49%						3.18%	4.87% *
West North Central:								
Minnesota	2.70%						3.78%	1.28% *
Iowa	2.87% *						3.76%	2.14% *
Missouri	2.14%						3.43% *	2.91% *
Kansas	1.97%						2.21%	3.99% *
South Atlantic:								
Maryland	2.25%						3.54%	2.69%
District of Columbia	2.33%						3.12%	2.61%
Virginia	2.65%						5.06%	1.73% *
North Carolina	1.61%						2.38%	1.80% *
South Carolina	2.23%						2.01%	3.01%
Georgia	1.80%						2.82% *	2.74% *
Florida	1.74%						3.24%	1.58%
East South Central:								
Kentucky	1.98%						2.59%	1.56% *
Tennessee	3.05% *						5.06% *	3.05% *
Alabama	1.55%						2.82%	3.79% *
Mississippi	1.89% *						3.07% *	2.62% *
West South Central:								
Arkansas	2.87%						4.17%	4.39% *
Louisiana	2.15%						2.41%	3.79% *
Oklahoma	1.95%						2.24%	2.93% *
Texas	1.46%						2.04%	1.63% *
Mountain:								
Colorado	3.93%						4.70%	3.34%
Arizona	1.34%						2.51%	3.58%
Utah	2.62%						3.12%	3.66% *
Nevada	2.92%						4.42%	4.26% *
Pacific:								
Washington	3.30%						5.15%	1.72%
Oregon	2.86%						3.90%	3.29%
California	2.35%						3.40%	1.75%
Alaska	2.15% *						1.65% *	4.03% *
Hawaii	2.34%						3.21%	6.21%
States not shown separately	1.83%						2.85%	1.47% *

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1997 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

*Figure does not meet standard of reliability or precision.

Table II.A.2.b.(2)(1997) Percent of private-sector establishments that offer health insurance that offer a mixed-provider plan that required no contribution from the employee for single coverage by firm size and State: United States, 1997 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	27.6%	37.1%	32.8%	27.2%	18.7%	12.7%	35.3%	16.1%
New England:								
Maine	19.6%						23.9%	11.7% *
Massachusetts	14.6%						18.2%	7.5% *
Connecticut	16.7%						22.5%	5.5% *
Rhode Island	25.0%						30.7%	12.9%
Middle Atlantic:								
New York	32.3%	These cell estimates have been suppressed because the size of their standard errors makes them extremely unreliable. Column or row estimates should be used in place of these estimates.					38.0%	19.3%
New Jersey	32.9%						38.6%	19.6%
Pennsylvania	23.5%						28.4%	15.5%
East North Central:								
Ohio	24.0%						35.4%	8.0%
Indiana	24.5%						37.1%	10.1%
Illinois	30.4%						40.6%	15.6%
Michigan	33.1%						38.6%	22.7%
Wisconsin	22.6%						27.6%	14.7% *
West North Central:								
Minnesota	21.6%						25.1%	15.7%
Iowa	26.8%						38.4%	9.4%
Missouri	36.0%						50.7%	16.2%
Kansas	29.5%						35.6%	18.8%
South Atlantic:								
Maryland	26.2%						32.4%	16.0%
District of Columbia	34.7%						47.9%	12.3% *
Virginia	26.7%						35.7%	14.2%
North Carolina	34.1%						44.8%	21.9%
South Carolina	33.6%						36.9%	29.2%
Georgia	24.8%						37.8%	12.5%
Florida	24.3%						32.9%	12.1% *
East South Central:								
Kentucky	25.2%						33.6%	13.6%
Tennessee	28.7%						42.1%	16.9%
Alabama	29.5%						33.5%	23.8%
Mississippi	33.5%						46.5%	17.3%
West South Central:								
Arkansas	26.3%						31.9%	18.9%
Louisiana	32.4%						43.5%	17.3%
Oklahoma	35.0%						48.7%	15.9%
Texas	28.5%						38.8%	18.0%
Mountain:								
Colorado	25.7%						32.8%	12.3% *
Arizona	21.3%						28.5%	12.8%
Utah	23.8%						29.2%	16.5%
Nevada	37.8%						50.7%	21.3%
Pacific:								
Washington	38.3%						44.3%	28.0%
Oregon	28.5%						33.1%	18.6%
California	27.9%						35.7%	15.9%
Alaska	25.0%						23.3%	27.3%
Hawaii	39.5%						46.1%	22.9%
States not shown separately	22.2%						25.6%	16.6%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1997 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

*Figure does not meet standard of reliability or precision.

Table II.A.2.b.(2)(1997) Standard error for percent of private-sector establishments that offer health insurance that offer a mixed-provider plan that required no contribution from the employee for single coverage by firm size and State: United States, 1997 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.36%	0.99%	0.78%	1.45%	0.87%	0.63%	0.62%	0.51%
New England:								
Maine	1.98%						4.09%	3.75% *
Massachusetts	1.47%						2.29%	2.61% *
Connecticut	2.19%						3.13%	1.83% *
Rhode Island	3.29%						4.67%	2.57%
Middle Atlantic:								
New York	2.15%						2.28%	4.27%
New Jersey	4.07%						5.06%	5.37%
Pennsylvania	2.09%						3.09%	2.41%
East North Central:								
Ohio	2.21%						3.12%	1.81%
Indiana	1.79%						3.74%	2.19%
Illinois	2.92%						3.67%	3.04%
Michigan	3.55%						3.96%	4.11%
Wisconsin	3.35%						3.55%	4.69% *
West North Central:								
Minnesota	2.55%						3.00%	4.05%
Iowa	2.90%						3.08%	1.87%
Missouri	3.66%						4.07%	3.40%
Kansas	3.64%						5.05%	3.54%
South Atlantic:								
Maryland	2.54%						4.83%	3.29%
District of Columbia	3.42%						3.71%	4.22% *
Virginia	4.99%						5.82%	3.70%
North Carolina	2.10%						2.18%	2.79%
South Carolina	4.15%						4.70%	5.24%
Georgia	3.22%						5.79%	2.06%
Florida	2.06%						4.83%	4.03% *
East South Central:								
Kentucky	3.23%						4.74%	2.31%
Tennessee	4.19%						5.01%	4.09%
Alabama	3.11%						3.74%	5.96%
Mississippi	3.86%						7.56%	3.52%
West South Central:								
Arkansas	2.58%						2.91%	4.99%
Louisiana	3.34%						4.58%	4.60%
Oklahoma	4.08%						5.86%	3.90%
Texas	2.00%						4.26%	2.19%
Mountain:								
Colorado	4.33%						5.77%	3.85% *
Arizona	2.60%						4.34%	2.93%
Utah	2.94%						4.51%	4.48%
Nevada	2.14%						1.78%	4.48%
Pacific:								
Washington	2.48%						3.88%	3.01%
Oregon	2.25%						2.99%	4.09%
California	2.38%						2.79%	3.02%
Alaska	1.92%						4.08%	3.50%
Hawaii	3.08%						2.97%	4.41%
States not shown separately	1.89%						3.00%	3.73%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1997 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

*Figure does not meet standard of reliability or precision.

Table II.A.2.b.(3)(1997) Percent of private-sector establishments that offer health insurance that offer an any-provider plan that required no contribution from the employee for single coverage by firm size and State: United States, 1997 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	12.9%	19.5%	12.3%	9.8%	7.5%	6.4%	16.6%	7.1%
New England:								
Maine	21.0%						27.2%	9.6%
Massachusetts	8.8%						11.2%	4.1% *
Connecticut	11.8%						16.4%	3.1% *
Rhode Island	20.8%						26.4%	8.8% *
Middle Atlantic:			These cell estimates have been suppressed because the size of their standard errors makes them extremely unreliable. Column or row estimates should be used in place of these estimates.					
New York	13.2%						15.3%	8.5%
New Jersey	12.3%						13.8%	8.8% *
Pennsylvania	21.1%						26.9%	11.7% *
East North Central:								
Ohio	9.5%						11.9%	6.1%
Indiana	15.2%						18.0%	11.9%
Illinois	16.5%						24.0%	5.6% *
Michigan	26.7%						35.0%	11.3%
Wisconsin	13.7%						17.8%	7.4% *
West North Central:								
Minnesota	14.5%						18.8%	7.0% *
Iowa	13.7%						17.7%	7.7% *
Missouri	12.4%						16.7%	6.5% *
Kansas	18.7%						24.4%	8.6% *
South Atlantic:								
Maryland	8.3%						11.1%	3.7% *
District of Columbia	8.9%						10.6%	6.1% *
Virginia	10.0%						12.3%	6.8% *
North Carolina	11.3%						17.4%	4.3%
South Carolina	20.6%						26.8%	12.4% *
Georgia	8.2%						12.1%	4.5% *
Florida	6.0%						6.5% *	5.3% *
East South Central:								
Kentucky	16.1%						21.0%	9.4%
Tennessee	6.0%						11.3%	1.3% *
Alabama	12.7%						16.0%	7.9% *
Mississippi	18.9%						23.3%	13.4%
West South Central:								
Arkansas	20.9%						27.1%	12.6%
Louisiana	15.0%						19.2%	9.3% *
Oklahoma	12.2%						16.3%	6.4% *
Texas	13.2%						18.8%	7.6%
Mountain:								
Colorado	8.1%						7.7%	9.0%
Arizona	10.7%						12.0%	9.2% *
Utah	11.1%						14.2%	7.0% *
Nevada	9.3%						11.6%	6.4%
Pacific:								
Washington	11.9%						14.6%	7.5% *
Oregon	10.3%						11.3%	7.9% *
California	6.8%						8.4%	4.2%
Alaska	34.7%						45.4%	20.7%
Hawaii	16.6%						19.4%	9.8% *
States not shown separately	19.2%						25.8%	8.3%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1997 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

*Figure does not meet standard of reliability or precision.

Table II.A.2.b.(3)(1997) Standard error for percent of private-sector establishments that offer health insurance that offer an any-provider plan that required no contribution from the employee for single coverage by firm size and State: United States, 1997 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.28%	0.80%	0.72%	0.72%	0.75%	0.46%	0.44%	0.41%
New England:								
Maine	2.31%						3.54%	2.61%
Massachusetts	1.75%						2.44%	1.43% *
Connecticut	1.27%						1.76%	1.33% *
Rhode Island	2.45%						3.42%	3.88% *
Middle Atlantic:								
New York	2.41%						3.11%	2.16%
New Jersey	1.28%						2.11%	4.96% *
Pennsylvania	1.57%						1.74%	3.87% *
East North Central:								
Ohio	1.66%						2.26%	1.74%
Indiana	1.62%						2.99%	2.90%
Illinois	2.63%						4.48%	2.20% *
Michigan	2.55%						4.08%	3.00%
Wisconsin	2.29%						2.43%	3.60% *
West North Central:								
Minnesota	2.29%						3.35%	2.25% *
Iowa	3.63%						5.07%	2.33% *
Missouri	2.40%						3.50%	3.48% *
Kansas	3.17%						4.53%	3.27% *
South Atlantic:								
Maryland	1.70%						2.99%	1.33% *
District of Columbia	1.49%						1.56%	2.78% *
Virginia	2.39%						3.07%	3.19% *
North Carolina	2.01%						4.00%	1.19%
South Carolina	2.37%						3.80%	3.74% *
Georgia	1.93%						3.12%	1.94% *
Florida	1.36%						2.39% *	1.91% *
East South Central:								
Kentucky	2.19%						3.38%	2.27%
Tennessee	1.27%						2.52%	1.12% *
Alabama	2.49%						2.83%	3.02% *
Mississippi	3.17%						4.14%	2.88%
West South Central:								
Arkansas	3.42%						4.50%	3.34%
Louisiana	2.70%						4.21%	3.15% *
Oklahoma	2.00%						4.35%	2.26% *
Texas	1.74%						3.10%	2.02%
Mountain:								
Colorado	1.73%						2.07%	1.71%
Arizona	2.87%						3.30%	3.48% *
Utah	2.30%						3.45%	2.79% *
Nevada	1.76%						2.95%	1.80%
Pacific:								
Washington	1.97%						3.18%	2.67% *
Oregon	2.04%						2.88%	3.29% *
California	0.81%						0.84%	1.12%
Alaska	4.08%						5.02%	4.37%
Hawaii	2.26%						2.43%	3.56% *
States not shown separately	2.13%						3.90%	2.31%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1997 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

*Figure does not meet standard of reliability or precision.

Table II.A.2. c(1997) Percent of private-sector establishments that offer health insurance that offer at least one health insurance plan that required no contribution from the employee for family coverage by firm size and State: United States, 1997 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	28.7%	48.2%	29.6%	19.8%	10.5%	9.1%	40.6%	10.7%
New England:								
Maine	19.8%	34.4%	15.8% *	8.4% *	6.3% *	7.2% *	26.8%	6.9% *
Massachusetts	32.8%	53.2%	30.7%	7.5% *	8.9% *	8.0% *	44.9%	8.4% *
Connecticut	30.8%	47.8%	41.4%	16.7% *	8.0% *	6.3% *	43.0%	7.4% *
Rhode Island	39.3%	54.6%	44.4%	27.4%	18.4% *	12.2% *	50.2%	15.9% *
Middle Atlantic:								
New York	38.3%	53.3%	32.0%	32.0%	27.7%	10.2%	47.0%	18.5%
New Jersey	40.3%	55.9%	34.7% *	35.2%	3.2% *	21.9%	50.2%	17.0%
Pennsylvania	35.1%	54.2%	34.9%	28.0%	19.4%	11.8% *	46.5%	16.6%
East North Central:								
Ohio	31.8%	57.9%	40.8%	15.8% *	15.8%	6.0% *	47.7%	9.4%
Indiana	27.5%	52.1%	38.1%	20.1%	13.4% *	4.1% *	42.2%	10.9%
Illinois	27.3%	42.2%	35.4%	27.2%	7.4% *	9.9% *	37.9%	11.9%
Michigan	44.9%	64.2%	40.4%	47.4%	18.3%	19.8%	56.2%	23.7%
Wisconsin	34.4%	51.3%	40.4%	24.0% *	18.4% *	14.9% *	45.3%	17.5%
West North Central:								
Minnesota	30.1%	52.4%	33.7%	11.9% *	14.2% *	4.5% *	42.5%	8.6%
Iowa	30.7%	57.2%	26.6%	13.2% *	13.1% *	5.3% *	45.9%	7.9%
Missouri	32.7%	66.1%	26.6%	22.7%	4.2% *	8.8% *	48.7%	11.0% *
Kansas	37.0%	56.2%	47.0%	14.2% *	5.0% *	23.2% *	49.8%	14.5% *
South Atlantic:								
Maryland	24.5%	45.8%	19.3%	16.6%	8.1% *	2.8% *	35.4%	6.6%
District of Columbia	33.2%	55.4%	32.1%	16.5%	13.7% *	9.2% *	46.0%	11.6%
Virginia	22.7%	42.5%	25.0%	11.2% *	7.4% *	5.5% *	34.9%	5.9% *
North Carolina	16.1%	30.9%	17.4% *	12.1% *	6.7% *	4.1% *	25.3%	5.5% *
South Carolina	23.5%	45.6%	22.3% *	4.0% *	6.8% *	8.4% *	35.8%	7.3% *
Georgia	15.6%	37.9%	15.9% *	8.2% *	1.8% *	3.0% *	29.2%	2.7% *
Florida	20.6%	37.7%	18.2%	11.6% *	2.1% *	5.7% *	31.8%	4.7%
East South Central:								
Kentucky	25.8%	42.3%	30.9%	15.6% *	6.1% *	16.9%	34.7%	13.6%
Tennessee	18.8%	48.9%	15.0% *	14.3%	7.0% *	2.2% *	34.6%	4.9% *
Alabama	24.8%	35.9%	34.5%	23.8%	4.0% *	11.8% *	34.4%	10.8%
Mississippi	20.3%	33.0%	31.9%	20.9% *	2.9% *	4.9% *	32.0%	5.8% *
West South Central:								
Arkansas	26.9%	45.4%	25.7%	19.3%	4.3% *	16.6% *	36.0%	14.6%
Louisiana	21.2%	36.1%	19.5% *	10.9% *	3.3% *	15.7% *	27.8%	12.2% *
Oklahoma	30.0%	58.8%	27.2%	16.8% *	13.1% *	4.0% *	46.5%	7.0% *
Texas	19.8%	36.9%	24.4% *	11.9% *	6.6% *	8.6%	30.8%	8.8%
Mountain:								
Colorado	25.7%	37.5%	27.9%	22.6%	10.4% *	6.4% *	33.5%	11.0%
Arizona	23.2%	47.1%	13.1% *	7.7% *	11.9% *	12.5% *	32.7%	11.9%
Utah	30.6%	51.9%	38.3%	18.5% *	6.0% *	13.9%	43.5%	13.2%
Nevada	28.4%	56.7%	28.7%	12.1% *	18.5% *	5.9% *	42.6%	10.1%
Pacific:								
Washington	33.4%	50.5%	36.1%	23.9%	12.3% *	16.4% *	44.3%	15.1%
Oregon	32.3%	51.6%	19.4%	18.1%	6.4% *	20.1% *	40.1%	15.5% *
California	28.6%	47.4%	29.5%	17.9%	11.6%	9.5% *	40.2%	10.7%
Alaska	30.3%	51.9%	27.4% *	30.4%	18.5% *	8.6% *	41.8%	15.1%
Hawaii	38.2%	49.8%	41.1%	29.8%	25.8%	10.2% *	46.9%	16.2%
States not shown separately	25.9%	45.1%	19.5% *	19.8%	8.8% *	5.1% *	37.6%	6.7%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1997 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

*Figure does not meet standard of reliability or precision.

Table II.A.2. c(1997) Standard error for percent of private-sector establishments that offer health insurance that offer at least one health insurance plan that required no contribution from the employee for family coverage by firm size and State: United States, 1997 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.48%	1.23%	1.17%	1.41%	0.43%	0.68%	0.66%	0.52%
New England:								
Maine	3.18%	6.24%	6.18% *	2.84% *	3.96% *	5.55% *	4.91%	2.42% *
Massachusetts	2.92%	6.89%	6.20%	3.25% *	4.30% *	6.08% *	4.24%	2.63% *
Connecticut	2.59%	5.39%	8.38%	5.15% *	3.12% *	2.64% *	3.40%	2.22% *
Rhode Island	3.01%	3.55%	8.22%	6.10%	7.02% *	5.28% *	4.10%	4.84% *
Middle Atlantic:								
New York	2.02%	4.36%	3.87%	5.60%	6.56%	2.53%	2.44%	3.14%
New Jersey	4.43%	5.51%	12.06% *	10.09%	3.58% *	5.48%	5.12%	4.68%
Pennsylvania	1.42%	3.24%	3.13%	5.58%	5.34%	5.77% *	2.41%	3.96%
East North Central:								
Ohio	2.13%	3.95%	6.73%	5.80% *	4.16%	2.09% *	2.62%	2.17%
Indiana	2.58%	5.02%	9.44%	5.37%	5.25% *	1.52% *	4.49%	2.35%
Illinois	3.08%	6.28%	6.91%	7.00%	3.55% *	5.01% *	4.50%	2.30%
Michigan	3.64%	6.30%	9.66%	5.64%	5.14%	4.85%	4.56%	4.62%
Wisconsin	4.41%	5.18%	8.89%	12.49% *	7.93% *	7.13% *	4.95%	4.83%
West North Central:								
Minnesota	4.24%	9.76%	6.47%	4.61% *	8.06% *	2.44% *	6.00%	2.25%
Iowa	3.63%	5.70%	6.42%	4.16% *	6.96% *	4.23% *	4.03%	2.20%
Missouri	3.36%	4.78%	5.77%	6.33%	4.05% *	5.17% *	3.75%	4.09% *
Kansas	4.23%	7.23%	8.54%	6.51% *	5.52% *	7.16% *	5.45%	4.58% *
South Atlantic:								
Maryland	2.60%	5.08%	5.47%	3.83%	5.74% *	1.39% *	3.68%	1.55%
District of Columbia	2.49%	4.86%	8.49%	4.77%	4.95% *	5.79% *	3.51%	2.63%
Virginia	3.93%	7.13%	6.91%	4.03% *	6.37% *	3.01% *	5.42%	2.15% *
North Carolina	2.51%	5.84%	6.64% *	5.66% *	3.16% *	1.65% *	5.01%	1.68% *
South Carolina	3.05%	6.53%	10.56% *	1.89% *	5.16% *	4.51% *	4.08%	3.00% *
Georgia	2.84%	8.27%	7.26% *	6.99% *	1.08% *	3.38% *	7.18%	1.98% *
Florida	2.37%	5.51%	5.18%	7.21% *	1.18% *	2.07% *	4.38%	1.21%
East South Central:								
Kentucky	3.36%	5.60%	9.14%	6.50% *	2.44% *	3.58%	4.85%	2.49%
Tennessee	3.80%	9.33%	5.69% *	3.83%	3.98% *	2.07% *	5.65%	1.97% *
Alabama	2.99%	2.92%	9.51%	5.73%	2.24% *	4.42% *	3.07%	3.10%
Mississippi	3.61%	8.20%	7.57%	6.61% *	1.44% *	4.79% *	4.94%	3.58% *
West South Central:								
Arkansas	3.62%	5.38%	7.42%	4.95%	4.25% *	8.42% *	4.76%	4.25%
Louisiana	3.41%	6.45%	6.01% *	4.65% *	2.22% *	6.07% *	4.14%	4.25% *
Oklahoma	3.31%	9.51%	5.91%	6.53% *	5.29% *	2.54% *	6.58%	2.14% *
Texas	1.76%	3.84%	8.77% *	3.63% *	2.26% *	2.35%	2.87%	1.55%
Mountain:								
Colorado	4.06%	8.53%	4.98%	5.69%	4.26% *	3.50% *	5.64%	2.95%
Arizona	3.00%	4.27%	6.25% *	3.19% *	7.42% *	4.21% *	3.34%	3.15%
Utah	2.17%	5.36%	6.69%	6.33% *	2.45% *	3.81%	3.40%	2.92%
Nevada	2.43%	4.60%	6.51%	4.48% *	8.57% *	2.32% *	3.35%	2.65%
Pacific:								
Washington	3.28%	5.92%	6.91%	6.08%	5.61% *	5.53% *	3.37%	3.65%
Oregon	3.87%	5.65%	4.98%	4.58%	2.10% *	8.81% *	4.04%	5.73% *
California	1.17%	4.74%	4.73%	5.29%	2.97%	2.87% *	2.24%	2.27%
Alaska	2.89%	5.54%	8.86% *	7.96%	8.07% *	4.96% *	4.37%	3.35%
Hawaii	1.72%	2.98%	6.46%	5.35%	6.18%	4.01% *	2.13%	3.55%
States not shown separately	1.72%	4.45%	5.90% *	4.82%	3.02% *	1.98% *	2.96%	1.84%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1997 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

*Figure does not meet standard of reliability or precision.

Table II.A.2.c.(1)(1997) Percent of private-sector establishments that offer health insurance that offer an exclusive-provider plan that required no contribution from the employee for family coverage by firm size and State: United States, 1997 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	8.7%	14.1%	8.4%	5.9%	3.9%	3.6%	11.8%	3.9%
New England:								
Maine	3.2% *						4.7% *	0.4% *
Massachusetts	20.6%						28.5%	4.5% *
Connecticut	13.9%						19.0%	4.0% *
Rhode Island	13.0%						17.0%	4.2% *
Middle Atlantic:			These cell estimates have been suppressed because the size of their standard errors makes them extremely unreliable. Column or row estimates should be used in place of these estimates.					
New York	14.5%						15.8%	11.8%
New Jersey	13.3%						17.8%	2.5% *
Pennsylvania	11.4%						13.3%	8.1% *
East North Central:								
Ohio	8.4%						13.2%	1.6% *
Indiana	2.6%						3.7% *	1.4% *
Illinois	3.2%						3.8% *	2.4% *
Michigan	11.2%						10.7% *	12.3% *
Wisconsin	6.9%						8.4%	4.5% *
West North Central:								
Minnesota	7.6%						10.2%	3.0% *
Iowa	6.0% *						10.0% *	0.2% *
Missouri	4.7% *						6.5% *	2.2% *
Kansas	8.8%						8.9%	8.7% *
South Atlantic:								
Maryland	7.5%						9.4%	4.3% *
District of Columbia	10.2%						13.9%	4.0% *
Virginia	7.1%						11.3%	1.3% *
North Carolina	3.4% *						5.4% *	1.1% *
South Carolina	4.6% *						4.3% *	5.0% *
Georgia	2.3% *						4.2% *	0.5% *
Florida	7.4%						10.9%	2.4% *
East South Central:								
Kentucky	6.1%						8.2%	3.2% *
Tennessee	3.0% *						6.3% *	0.1% *
Alabama	5.2% *						6.5% *	3.3% *
Mississippi	3.7% *						4.5% *	2.8% *
West South Central:								
Arkansas	5.7% *						6.1% *	5.2% *
Louisiana	5.8%						3.8% *	8.6% *
Oklahoma	3.7%						6.2%	0.3% *
Texas	3.7%						5.9% *	1.5% *
Mountain:								
Colorado	13.6%						18.7%	4.0% *
Arizona	10.3%						16.4%	3.0% *
Utah	9.0%						12.3%	4.7% *
Nevada	4.5%						7.6%	0.5% *
Pacific:								
Washington	8.8%						12.8%	2.1% *
Oregon	13.0%						17.6%	3.0% *
California	13.4%						17.8%	6.5% *
Alaska	0.6% *						0.8% *	0.4% *
Hawaii	16.1%						18.7%	9.5% *
States not shown separately	5.9%						8.9%	1.1% *

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1997 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

*Figure does not meet standard of reliability or precision.

Table II.A.2.c.(1)(1997) Standard error for percent of private-sector establishments that offer health insurance that offer an exclusive-provider plan that required no contribution from the employee for family coverage by firm size and State: United States, 1997 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.27%	0.70%	0.42%	0.73%	0.49%	0.58%	0.41%	0.38%
New England:								
Maine	1.36% *						2.07% *	0.46% *
Massachusetts	2.34%						3.23%	2.15% *
Connecticut	3.22%						4.25%	2.28% *
Rhode Island	2.05%						2.97%	3.16% *
Middle Atlantic:								
New York	1.52%						2.32%	2.50%
New Jersey	2.09%						2.77%	1.07% *
Pennsylvania	1.63%						1.61%	2.99% *
East North Central:								
Ohio	1.48%						2.54%	0.73% *
Indiana	0.74%						1.24% *	0.67% *
Illinois	0.91%						1.55% *	0.93% *
Michigan	2.40%						3.20% *	3.87% *
Wisconsin	1.70%						1.83%	3.52% *
West North Central:								
Minnesota	1.81%						2.78%	1.23% *
Iowa	2.41% *						3.45% *	0.25% *
Missouri	1.97% *						3.45% *	1.43% *
Kansas	2.27%						2.24%	3.78% *
South Atlantic:								
Maryland	1.77%						2.00%	1.97% *
District of Columbia	2.06%						2.66%	1.30% *
Virginia	1.33%						2.43%	0.51% *
North Carolina	1.42% *						2.30% *	0.61% *
South Carolina	1.65% *						1.60% *	2.34% *
Georgia	0.89% *						2.06% *	0.72% *
Florida	1.57%						2.87%	1.39% *
East South Central:								
Kentucky	1.35%						2.00%	1.24% *
Tennessee	1.48% *						3.24% *	0.10% *
Alabama	1.78% *						2.25% *	2.87% *
Mississippi	2.01% *						3.02% *	2.42% *
West South Central:								
Arkansas	2.11% *						2.46% *	2.93% *
Louisiana	1.41%						2.32% *	4.03% *
Oklahoma	0.76%						1.34%	0.36% *
Texas	0.80%						1.88% *	1.19% *
Mountain:								
Colorado	2.92%						4.09%	1.91% *
Arizona	1.77%						2.06%	1.77% *
Utah	1.99%						3.18%	1.94% *
Nevada	1.20%						1.94%	0.21% *
Pacific:								
Washington	2.35%						3.78%	1.00% *
Oregon	2.39%						3.03%	2.08% *
California	2.07%						3.17%	1.52%
Alaska	0.44% *						0.84% *	0.32% *
Hawaii	1.88%						2.82%	3.35% *
States not shown separately	1.24%						2.06%	0.55% *

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1997 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

*Figure does not meet standard of reliability or precision.

Table II.A.2.c.(2)(1997) Percent of private-sector establishments that offer health insurance that offer a mixed-provider plan that required no contribution from the employee for family coverage by firm size and State: United States, 1997 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	14. 7%	23. 6%	16. 0%	10. 6%	5. 5%	5. 4%	20. 4%	6. 0%
New England:								
Maine	8. 4%						10. 3%	4. 7% *
Massachusetts	9. 8%						12. 7%	3. 9% *
Connecticut	11. 0%						15. 1%	3. 1% *
Rhode Island	19. 0%						23. 6%	9. 0%
Middle Atlantic:								
New York	20. 3%	These cell estimates have been suppressed because the size of their standard errors makes them extremely unreliable. Column or row estimates should be used in place of these estimates.					25. 0%	9. 6%
New Jersey	23. 2%						30. 1%	7. 0% *
Pennsylvania	12. 2%						15. 9%	6. 2%
East North Central:								
Ohio	17. 9%						26. 8%	5. 4% *
Indiana	14. 2%						24. 0%	3. 2% *
Illinois	15. 5%						22. 2%	5. 8%
Michigan	23. 5%						26. 1%	18. 7%
Wisconsin	15. 9%						21. 2%	7. 5% *
West North Central:								
Minnesota	12. 9%						17. 6%	4. 9% *
Iowa	17. 0%						26. 6%	2. 6% *
Missouri	21. 3%						33. 1%	5. 2% *
Kansas	19. 0%						24. 6%	9. 1% *
South Atlantic:								
Maryland	14. 1%						20. 6%	3. 4% *
District of Columbia	20. 4%						29. 7%	4. 4% *
Virginia	10. 9%						15. 9%	4. 1% *
North Carolina	10. 4%						14. 9%	5. 3% *
South Carolina	12. 9%						18. 2%	5. 8% *
Georgia	10. 4%						19. 1%	2. 1% *
Florida	11. 9%						18. 2%	3. 0% *
East South Central:								
Kentucky	13. 1%						17. 1%	7. 6%
Tennessee	12. 6%						22. 8%	3. 6% *
Alabama	12. 7%						16. 1%	7. 8% *
Mississippi	11. 9%						18. 6%	3. 5% *
West South Central:								
Arkansas	13. 1%						14. 8%	10. 8% *
Louisiana	13. 0%						16. 3%	8. 6% *
Oklahoma	20. 5%						32. 4%	3. 8% *
Texas	11. 6%						17. 6%	5. 7% *
Mountain:								
Colorado	8. 8%						10. 7% *	5. 2% *
Arizona	7. 2% *						11. 4% *	2. 3% *
Utah	16. 5%						22. 2%	8. 9%
Nevada	19. 4%						30. 0%	5. 9% *
Pacific:								
Washington	19. 7%						24. 3%	12. 0%
Oregon	14. 2%						17. 8%	6. 4% *
California	14. 1%						19. 4%	5. 9% *
Alaska	12. 3%						16. 2%	7. 0%
Hawaii	19. 7%						23. 5%	9. 9%
States not shown separately	10. 5%						14. 6%	4. 0% *

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1997 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

*Figure does not meet standard of reliability or precision.

Table II.A.2.c.(2)(1997) Standard error for percent of private-sector establishments that offer health insurance that offer a mixed-provider plan that required no contribution from the employee for family coverage by firm size and State: United States, 1997 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.21%	0.66%	0.84%	0.86%	0.40%	0.60%	0.31%	0.37%
New England:								
Maine	1.59%						2.90%	1.93% *
Massachusetts	1.15%						1.88%	1.24% *
Connecticut	1.97%						2.59%	1.21% *
Rhode Island	3.20%						4.43%	2.30%
Middle Atlantic:								
New York	2.06%						2.91%	1.95%
New Jersey	3.21%						4.16%	2.73% *
Pennsylvania	1.13%						1.56%	1.73%
East North Central:								
Ohio	1.82%						2.35%	1.73% *
Indiana	1.91%						3.54%	1.04% *
Illinois	1.90%						2.75%	1.44%
Michigan	2.45%						2.73%	3.75%
Wisconsin	2.99%						3.13%	2.96% *
West North Central:								
Minnesota	1.95%						3.26%	2.10% *
Iowa	2.98%						3.75%	1.73% *
Missouri	3.45%						4.85%	1.82% *
Kansas	2.60%						5.30%	3.97% *
South Atlantic:								
Maryland	2.05%						3.30%	1.06% *
District of Columbia	2.10%						2.70%	1.51% *
Virginia	2.77%						4.14%	1.84% *
North Carolina	1.77%						2.48%	1.67% *
South Carolina	2.20%						2.77%	2.48% *
Georgia	2.02%						4.53%	1.28% *
Florida	1.65%						2.46%	1.24% *
East South Central:								
Kentucky	2.39%						2.95%	2.08%
Tennessee	3.60%						5.48%	1.21% *
Alabama	2.76%						3.02%	3.39% *
Mississippi	3.39%						5.16%	2.67% *
West South Central:								
Arkansas	3.15%						3.55%	4.59% *
Louisiana	2.60%						3.31%	2.94% *
Oklahoma	3.25%						5.04%	1.49% *
Texas	1.90%						2.42%	1.78% *
Mountain:								
Colorado	2.32%						3.33% *	2.26% *
Arizona	2.37% *						3.65% *	1.04% *
Utah	1.88%						2.74%	2.41%
Nevada	2.10%						3.07%	2.73% *
Pacific:								
Washington	2.37%						2.65%	2.73%
Oregon	1.55%						1.30%	3.67% *
California	1.62%						2.37%	2.15% *
Alaska	1.54%						2.99%	1.15%
Hawaii	1.87%						2.55%	1.80%
States not shown separately	1.55%						2.13%	1.46% *

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1997 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

*Figure does not meet standard of reliability or precision.

Table II.A.2.c.(3)(1997) Percent of private-sector establishments that offer health insurance that offer an any-provider plan that required no contribution from the employee for family coverage by firm size and State: United States, 1997 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	7.9%	12.7%	6.7%	4.9%	3.2%	4.5%	10.3%	4.1%
New England:								
Maine	9.0%						12.9%	1.8% *
Massachusetts	6.4%						8.3% *	2.5% *
Connecticut	8.0%						11.8%	0.7% *
Rhode Island	15.1%						18.9%	7.0% *
Middle Atlantic:								
New York	8.4%		These cell estimates have been suppressed because the size of their standard errors makes them extremely unreliable. Column or row estimates should be used in place of these estimates.				9.3%	6.3%
New Jersey	5.2% *						4.1% *	7.9% *
Pennsylvania	14.3%						18.8%	7.2% *
East North Central:								
Ohio	7.6%						10.0%	4.3% *
Indiana	11.3%						15.2%	6.8% *
Illinois	9.6%						13.3%	4.2% *
Michigan	19.4%						24.7%	9.5% *
Wisconsin	12.5%						16.1%	6.9% *
West North Central:								
Minnesota	10.5%						14.7%	3.0% *
Iowa	9.7%						12.4%	5.7% *
Missouri	8.4%						10.3%	5.8% *
Kansas	13.3%						17.1%	6.6% *
South Atlantic:								
Maryland	5.1%						7.5%	1.0% *
District of Columbia	4.9% *						4.9% *	4.7% *
Virginia	6.2%						9.4%	1.8% *
North Carolina	4.0% *						5.7% *	2.1% *
South Carolina	8.5%						14.4%	0.6% *
Georgia	4.5% *						8.0% *	1.2% *
Florida	3.6%						4.6%	2.2% *
East South Central:								
Kentucky	9.0%						10.8%	6.7%
Tennessee	4.6%						8.2%	1.3% *
Alabama	8.9%						12.9%	3.0% *
Mississippi	6.4%						9.6%	2.5% *
West South Central:								
Arkansas	13.1%						15.7%	9.7% *
Louisiana	7.2%						8.6% *	5.5% *
Oklahoma	7.6%						11.0% *	2.8% *
Texas	6.4%						7.9%	4.9% *
Mountain:								
Colorado	6.0%						5.3% *	7.2%
Arizona	5.9% *						4.9% *	7.1% *
Utah	8.6%						10.7%	5.8% *
Nevada	5.7%						6.9% *	4.1% *
Pacific:								
Washington	8.6%						11.4%	4.0% *
Oregon	6.7%						6.8%	6.5% *
California	3.1%						4.4%	1.2% *
Alaska	17.4%						24.8%	7.8% *
Hawaii	9.8%						11.8%	4.7% *
States not shown separately	10.1%						14.6%	2.8% *

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1997 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

*Figure does not meet standard of reliability or precision.

Table II.A.2.c.(3)(1997) Standard error for percent of private-sector establishments that offer health insurance that offer an any-provider plan that required no contribution from the employee for family coverage by firm size and State: United States, 1997 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.36%	0.90%	0.60%	0.44%	0.42%	0.28%	0.59%	0.22%
New England:								
Maine	1.72%						2.67%	1.17% *
Massachusetts	1.83%						2.64% *	0.97% *
Connecticut	1.50%						2.25%	0.48% *
Rhode Island	2.51%						3.30%	3.81% *
Middle Atlantic:								
New York	1.80%						2.32%	1.56%
New Jersey	1.77% *						1.97% *	4.54% *
Pennsylvania	1.09%						1.69%	2.97% *
East North Central:								
Ohio	1.11%						1.63%	1.41% *
Indiana	1.71%						2.13%	2.17% *
Illinois	2.51%						3.94%	2.13% *
Michigan	3.25%						5.05%	2.94% *
Wisconsin	2.33%						2.36%	3.40% *
West North Central:								
Minnesota	2.48%						3.36%	1.40% *
Iowa	2.21%						3.05%	1.97% *
Missouri	2.09%						2.66%	3.43% *
Kansas	3.39%						4.59%	3.26% *
South Atlantic:								
Maryland	1.30%						1.67%	0.52% *
District of Columbia	1.51% *						2.01% *	2.94% *
Virginia	1.52%						2.00%	1.26% *
North Carolina	1.42% *						3.05% *	0.82% *
South Carolina	1.69%						2.75%	0.88% *
Georgia	1.54% *						2.87% *	1.54% *
Florida	0.83%						1.36%	1.24% *
East South Central:								
Kentucky	1.79%						3.08%	1.69%
Tennessee	0.99%						1.71%	1.12% *
Alabama	2.05%						2.52%	1.83% *
Mississippi	1.76%						2.46%	1.36% *
West South Central:								
Arkansas	2.63%						2.67%	3.50% *
Louisiana	1.58%						2.59% *	2.10% *
Oklahoma	1.79%						4.78% *	1.54% *
Texas	1.37%						1.93%	1.63% *
Mountain:								
Colorado	1.60%						1.76% *	1.94%
Arizona	1.96% *						1.65% *	2.96% *
Utah	2.04%						2.92%	2.97% *
Nevada	1.60%						2.58% *	1.68% *
Pacific:								
Washington	1.22%						1.66%	2.00% *
Oregon	1.63%						1.79%	3.30% *
California	0.80%						0.93%	0.75% *
Alaska	2.98%						4.52%	2.97% *
Hawaii	2.13%						2.33%	2.73% *
States not shown separately	1.39%						2.46%	1.36% *

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1997 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

*Figure does not meet standard of reliability or precision.

Table II. A. 2. d(1997) Percent of private-sector establishments that offer health insurance that offer two or more health insurance plans by firm size and State: United States, 1997 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	28.1%	10.3%	14.1%	21.5%	37.0%	67.1%	12.4%	51.9%
New England:								
Maine	23.7%	5.7% *	7.5% *	30.1%	44.7%	58.1%	9.0%	50.9%
Massachusetts	28.2%	8.8%	9.4% *	34.8%	79.3%	60.8%	10.7%	63.5%
Connecticut	27.0%	13.8%	11.2% *	34.3%	37.2% *	56.6%	16.6%	46.9%
Rhode Island	35.8%	19.3%	35.6%	36.9%	41.2%	75.3%	23.7%	61.7%
Middle Atlantic:								
New York	32.7%	14.0%	26.1%	30.8%	54.6%	81.8%	18.2%	65.6%
New Jersey	24.4%	12.1%	11.7% *	18.1%	48.3%	67.4%	12.5%	52.7%
Pennsylvania	34.4%	15.8%	22.3%	27.3%	51.5%	75.0%	18.6%	60.1%
East North Central:								
Ohio	27.2%	9.6% *	5.5% *	10.7% *	21.4%	75.6%	8.7%	53.4%
Indiana	22.2%	8.4% *	5.0% *	6.7% *	10.4% *	67.8%	7.3%	39.1%
Illinois	29.1%	8.0% *	13.5% *	25.2%	37.3%	69.6%	11.4%	54.9%
Michigan	26.2%	6.1% *	12.7% *	27.8%	41.3%	70.0%	10.3%	56.1%
Wisconsin	22.7%	4.6% *	4.7% *	7.8% *	23.0% *	75.7%	5.0% *	50.3%
West North Central:								
Minnesota	19.7%	3.9% *	5.2% *	9.1% *	23.2% *	71.3%	4.3% *	46.4%
Iowa	18.9%	9.7%	0.0%	15.5%	22.5%	49.8%	9.1%	33.6%
Missouri	26.2%	7.5% *	13.6% *	21.0%	32.6%	60.0%	10.4%	47.8%
Kansas	20.1%	5.8% *	9.7% *	25.8% *	18.7%	57.1%	9.2% *	39.4%
South Atlantic:								
Maryland	33.1%	9.5%	17.5% *	30.5%	50.1%	82.3%	12.9%	66.5%
District of Columbia	31.5%	9.2%	24.4%	27.9%	39.3%	82.3%	14.7%	60.1%
Virginia	27.6%	6.3% *	9.8% *	19.8% *	41.0%	65.8%	9.0% *	53.5%
North Carolina	26.1%	1.1% *	3.6% *	6.7% *	31.2%	70.4%	2.3% *	53.3%
South Carolina	24.1%	10.3%	14.7% *	17.6% *	22.3% *	52.4%	12.5%	39.3%
Georgia	30.6%	11.9%	11.3% *	28.3% *	25.1%	59.3%	13.4%	46.8%
Florida	33.8%	9.6%	24.7%	29.6%	51.8%	69.5%	14.4%	61.4%
East South Central:								
Kentucky	18.8%	7.0% *	9.5% *	7.8% *	16.2% *	49.2%	7.9%	33.9%
Tennessee	28.0%	14.0% *	7.2% *	20.4%	11.1% *	59.1%	13.1%	41.1%
Alabama	17.8%	4.4% *	8.4% *	6.4% *	7.9% *	61.2%	5.7% *	35.6%
Mississippi	17.1%	9.4%	5.9% *	5.7% *	4.8% *	46.2%	7.9%	28.5%
West South Central:								
Arkansas	19.3%	2.4% *	6.9% *	7.7% *	17.2% *	59.8%	3.9% *	40.1%
Louisiana	26.6%	14.1% *	10.3% *	7.1% *	22.8% *	66.7%	12.2%	46.2%
Oklahoma	25.4%	8.9% *	22.2%	25.4%	19.3% *	57.1%	13.9%	41.6%
Texas	29.0%	7.8%	13.0% *	22.0%	32.5%	60.3%	10.2%	48.1%
Mountain:								
Colorado	24.8%	3.8% *	20.0% *	25.8% *	71.1%	54.8%	8.9%	54.8%
Arizona	34.8%	12.9% *	12.4% *	27.6%	33.9%	78.4%	13.5%	60.1%
Utah	32.0%	9.4% *	4.2% *	33.3%	40.3%	74.0%	10.8%	60.5%
Nevada	29.0%	12.9%	3.7% *	15.9%	26.6%	72.0%	9.7%	53.7%
Pacific:								
Washington	31.4%	18.1% *	18.5%	17.9% *	48.9%	65.8%	17.7%	54.4%
Oregon	17.7%	10.4% *	6.7% *	10.2% *	36.2%	42.2%	9.4%	35.5%
California	35.6%	13.8%	23.5%	27.9%	48.4%	81.4%	18.3%	62.3%
Alaska	12.4% *	2.0% *	4.2% *	7.3% *	14.2% *	36.2%	3.7% *	23.8%
Hawaii	38.3%	15.4%	30.8%	67.3%	78.4%	75.5%	23.3%	76.4%
States not shown separately	17.6%	13.6%	3.0% *	14.5%	19.7% *	38.9%	11.4%	27.8%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1997 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

*Figure does not meet standard of reliability or precision.

Table II.A.2.d(1997) Standard error for percent of private-sector establishments that offer health insurance that offer two or more health insurance plans by firm size and State: United States, 1997 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.37%	0.50%	1.02%	0.83%	1.31%	0.98%	0.38%	0.74%
New England:								
Maine	3.08%	2.48% *	6.18% *	6.81%	4.22%	8.98%	2.61%	5.58%
Massachusetts	4.24%	2.37%	3.48% *	7.68%	8.13%	9.03%	2.12%	7.65%
Connecticut	1.93%	3.12%	3.69% *	5.62%	11.82% *	7.90%	1.32%	6.54%
Rhode Island	3.47%	5.04%	5.08%	6.08%	8.84%	5.42%	3.61%	5.26%
Middle Atlantic:								
New York	1.96%	2.48%	6.11%	4.48%	9.08%	3.34%	2.37%	3.84%
New Jersey	2.03%	3.37%	4.51% *	4.88%	9.27%	6.42%	2.24%	6.26%
Pennsylvania	2.91%	2.64%	4.80%	4.68%	8.44%	7.49%	2.04%	4.90%
East North Central:								
Ohio	2.17%	3.82% *	10.13% *	3.25% *	5.40%	3.87%	2.42%	2.21%
Indiana	2.30%	3.16% *	3.18% *	3.58% *	4.66% *	5.22%	1.74%	3.53%
Illinois	2.85%	3.75% *	4.63% *	5.34%	8.44%	6.03%	3.17%	6.16%
Michigan	2.20%	2.54% *	4.60% *	3.80%	8.44%	4.39%	1.89%	2.84%
Wisconsin	2.43%	1.95% *	2.53% *	5.18% *	7.25% *	8.82%	1.57% *	7.17%
West North Central:								
Minnesota	3.25%	2.16% *	2.18% *	2.81% *	9.99% *	8.05%	1.76% *	5.12%
Iowa	2.05%	2.41%	0.00%	3.86%	5.34%	7.61%	1.81%	4.92%
Missouri	3.51%	2.59% *	5.88% *	5.45%	6.44%	8.24%	2.02%	5.74%
Kansas	2.50%	2.49% *	4.45% *	8.71% *	4.49%	6.93%	3.14% *	2.60%
South Atlantic:								
Maryland	3.49%	2.79%	7.95% *	6.53%	10.10%	4.90%	2.74%	5.85%
District of Columbia	2.55%	2.31%	4.89%	7.00%	10.26%	4.73%	1.55%	4.22%
Virginia	1.98%	3.51% *	4.35% *	6.19% *	8.80%	3.71%	3.04% *	3.77%
North Carolina	4.92%	1.35% *	1.75% *	2.89% *	7.19%	8.02%	1.44% *	6.30%
South Carolina	2.62%	2.11%	11.44% *	7.19% *	8.23% *	5.54%	2.62%	3.77%
Georgia	2.74%	3.33%	5.34% *	10.43% *	6.90%	4.66%	2.21%	4.29%
Florida	3.12%	2.63%	7.10%	5.07%	7.61%	7.77%	1.48%	4.98%
East South Central:								
Kentucky	2.21%	3.44% *	3.67% *	5.15% *	8.51% *	4.73%	2.01%	3.44%
Tennessee	3.48%	4.80% *	4.22% *	5.76%	6.13% *	7.62%	3.15%	4.84%
Alabama	2.80%	1.81% *	4.01% *	2.79% *	3.30% *	7.54%	1.73% *	4.79%
Mississippi	1.87%	2.61%	3.24% *	1.85% *	3.38% *	7.47%	1.44%	3.62%
West South Central:								
Arkansas	3.01%	1.42% *	2.81% *	3.52% *	5.58% *	7.28%	1.26% *	5.22%
Louisiana	3.16%	5.19% *	5.17% *	2.71% *	6.97% *	6.74%	3.52%	3.76%
Oklahoma	2.11%	3.98% *	4.21%	6.09%	9.96% *	7.46%	2.28%	5.52%
Texas	0.97%	1.92%	4.89% *	3.37%	5.60%	3.66%	2.31%	2.41%
Mountain:								
Colorado	3.14%	2.10% *	6.05% *	9.97% *	9.68%	8.05%	1.95%	7.75%
Arizona	3.99%	6.20% *	4.68% *	6.25%	5.79%	2.61%	4.00%	4.93%
Utah	3.15%	3.25% *	4.24% *	8.23%	8.05%	7.29%	1.89%	5.34%
Nevada	2.98%	3.75%	3.32% *	4.42%	5.99%	8.59%	2.33%	5.83%
Pacific:								
Washington	4.60%	6.88% *	4.34%	5.86% *	10.24%	7.01%	4.62%	5.82%
Oregon	2.32%	3.33% *	4.39% *	3.55% *	8.04%	8.19%	2.13%	4.52%
California	1.87%	1.88%	5.45%	2.78%	5.26%	3.61%	1.83%	3.24%
Alaska	3.79% *	1.34% *	3.73% *	4.39% *	4.91% *	10.74%	1.76% *	6.64%
Hawaii	2.65%	4.33%	3.64%	6.57%	5.10%	7.18%	2.76%	3.08%
States not shown separately	1.99%	2.55%	1.95% *	3.51%	6.30% *	8.92%	1.77%	3.66%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1997 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

*Figure does not meet standard of reliability or precision.

Table II. A. 2. e(1997) Percent of private-sector establishments that offer health insurance by plan options and insurance offerings to retirees by State: United States, 1997 (40 States are shown separately)

Division and State	Two or more plans	Conventional indemnity	Any managed care	Exclusive provider	Preferred provider	Insurance to retirees under 65	Insurance to retirees 65 and over	With waiting period
United States	28.1%	25.2%	84.4%	37.8%	61.3%	21.6%	19.5%	65.8%
New England:								
Maine	23.7%	39.7%	68.6%	29.7%	47.4%	23.7%	20.9%	68.5%
Massachusetts	28.2%	20.2%	90.7%	62.9%	38.9%	16.8%	13.4%	50.2%
Connecticut	27.0%	23.2%	87.0%	47.5%	54.0%	21.4%	21.5%	64.1%
Rhode Island	35.8%	36.4%	79.6%	46.3%	48.2%	17.8%	17.0%	56.8%
Middle Atlantic:								
New York	32.7%	25.2%	88.1%	46.9%	57.7%	23.3%	23.8%	55.6%
New Jersey	24.4%	19.9%	89.3%	34.6%	64.6%	17.5%	16.3%	66.6%
Pennsylvania	34.4%	36.8%	77.7%	45.3%	49.9%	24.1%	24.2%	55.9%
East North Central:								
Ohio	27.2%	24.5%	87.5%	28.3%	71.0%	22.3%	17.0%	74.8%
Indiana	22.2%	31.7%	75.5%	21.0%	65.8%	28.1%	25.7%	72.5%
Illinois	29.1%	26.8%	80.4%	28.1%	70.5%	23.8%	21.5%	70.7%
Michigan	26.2%	42.3%	72.7%	28.5%	57.5%	23.0%	21.1%	65.7%
Wisconsin	22.7%	26.2%	81.3%	28.7%	64.2%	24.8%	21.0%	65.7%
West North Central:								
Minnesota	19.7%	25.0%	79.0%	28.5%	57.8%	18.7%	17.8%	66.1%
Iowa	18.9%	32.4%	76.3%	19.5%	64.3%	24.7%	18.2%	61.5%
Missouri	26.2%	26.8%	85.4%	30.3%	68.6%	26.7%	23.7%	66.3%
Kansas	20.1%	31.9%	73.0%	23.6%	61.0%	21.2%	19.1%	54.8%
South Atlantic:								
Maryland	33.1%	18.5%	90.7%	41.9%	66.5%	22.8%	21.3%	58.8%
District of Columbia	31.5%	15.5%	90.9%	44.1%	67.6%	16.8%	17.0%	50.2%
Virginia	27.6%	24.1%	84.0%	36.5%	60.7%	20.3%	18.7%	61.8%
North Carolina	26.1%	26.3%	83.3%	29.3%	71.0%	28.1%	25.7%	66.8%
South Carolina	24.1%	31.1%	75.3%	21.7%	63.3%	21.7%	17.0%	67.8%
Georgia	30.6%	22.1%	84.4%	33.5%	69.2%	28.0%	24.6%	67.6%
Florida	33.8%	17.7%	93.0%	46.4%	64.4%	18.3%	16.0%	71.5%
East South Central:								
Kentucky	18.8%	31.9%	77.9%	21.7%	63.6%	21.1%	16.3%	70.6%
Tennessee	28.0%	20.2%	87.1%	33.8%	72.6%	24.5%	21.2%	63.0%
Alabama	17.8%	26.4%	78.1%	23.4%	63.9%	25.2%	20.9%	56.2%
Mississippi	17.1%	32.5%	73.3%	13.0%	65.5%	23.3%	22.8%	66.9%
West South Central:								
Arkansas	19.3%	34.6%	73.1%	26.4%	57.1%	23.2%	17.3%	62.2%
Louisiana	26.6%	26.7%	84.5%	27.6%	69.2%	17.0%	16.8%	61.8%
Oklahoma	25.4%	25.7%	84.4%	28.7%	71.3%	21.4%	17.8%	61.3%
Texas	29.0%	23.6%	86.1%	27.4%	71.7%	23.0%	22.7%	67.5%
Mountain:								
Colorado	24.8%	18.3%	90.8%	50.7%	55.0%	13.3%	13.2%	69.4%
Arizona	34.8%	17.6%	91.5%	58.7%	53.6%	24.3%	23.9%	70.7%
Utah	32.0%	28.5%	85.0%	40.6%	63.3%	24.1%	23.0%	72.1%
Nevada	29.0%	18.6%	90.3%	36.5%	69.5%	22.6%	21.6%	78.1%
Pacific:								
Washington	31.4%	20.9%	86.6%	35.2%	67.4%	23.2%	19.5%	66.6%
Oregon	17.7%	17.4%	87.1%	47.6%	47.1%	16.6%	15.1%	73.1%
California	35.6%	15.0%	94.2%	61.0%	55.4%	16.7%	14.2%	72.1%
Alaska	12.4%	55.0%	48.9%	8.3%	46.4%	21.7%	18.8%	77.1%
Hawaii	38.3%	21.7%	87.8%	51.1%	59.8%	17.0%	15.9%	53.4%
States not shown separately	17.6%	39.4%	68.4%	24.1%	50.5%	20.2%	18.6%	67.0%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1997 Medical Expenditure Panel Survey - Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

*Figure does not meet standard of reliability or precision.

Table II.A.2.e(1997) Standard error for percent of private-sector establishments that offer health insurance by plan options and insurance offerings to retirees by State: United States, 1997 (40 States are shown separately)

Division and State	Two or more plans	Conventional indemnity	Any managed care	Exclusive provider	Preferred provider	Insurance to retirees under 65	Insurance to retirees 65 and over	With waiting period
United States	0.37%	0.46%	0.34%	0.59%	0.55%	0.76%	0.70%	0.65%
New England:								
Maine	3.08%	3.30%	3.32%	1.87%	4.54%	2.33%	3.06%	4.39%
Massachusetts	4.24%	4.09%	1.16%	1.89%	3.26%	1.51%	1.99%	3.12%
Connecticut	1.93%	3.75%	2.66%	3.49%	3.26%	2.75%	2.62%	4.26%
Rhode Island	3.47%	2.94%	2.74%	3.91%	2.74%	1.28%	1.91%	3.55%
Middle Atlantic:								
New York	1.96%	2.98%	2.39%	2.78%	1.81%	1.88%	2.20%	1.86%
New Jersey	2.03%	2.76%	2.17%	2.85%	2.32%	3.09%	2.98%	4.56%
Pennsylvania	2.91%	1.77%	1.54%	3.15%	2.69%	1.52%	1.68%	2.67%
East North Central:								
Ohio	2.17%	1.81%	2.34%	3.27%	2.60%	2.54%	1.83%	2.00%
Indiana	2.30%	2.70%	2.45%	2.50%	1.65%	3.32%	3.26%	3.10%
Illinois	2.85%	2.37%	2.83%	2.40%	2.62%	2.41%	2.54%	2.51%
Michigan	2.20%	3.36%	2.52%	2.60%	2.48%	2.18%	2.75%	2.29%
Wisconsin	2.43%	3.87%	2.41%	4.33%	2.72%	2.75%	3.22%	3.72%
West North Central:								
Minnesota	3.25%	3.08%	2.79%	2.39%	2.83%	2.74%	2.71%	2.25%
Iowa	2.05%	4.01%	3.40%	3.25%	3.70%	3.97%	3.71%	3.24%
Missouri	3.51%	3.23%	2.77%	4.25%	4.30%	3.58%	3.58%	1.95%
Kansas	2.50%	3.60%	3.58%	3.08%	4.21%	2.77%	2.47%	3.62%
South Atlantic:								
Maryland	3.49%	1.59%	1.49%	2.23%	2.70%	3.37%	3.21%	3.10%
District of Columbia	2.55%	1.99%	1.38%	2.69%	2.36%	1.52%	1.64%	2.64%
Virginia	1.98%	4.05%	2.28%	3.82%	4.48%	2.04%	2.29%	2.82%
North Carolina	4.92%	2.07%	2.14%	5.20%	3.70%	5.00%	4.94%	3.26%
South Carolina	2.62%	4.26%	3.30%	2.03%	2.91%	3.35%	2.77%	2.67%
Georgia	2.74%	2.51%	1.37%	3.88%	3.35%	3.60%	3.09%	2.70%
Florida	3.12%	3.75%	2.04%	3.25%	3.01%	2.23%	1.74%	3.31%
East South Central:								
Kentucky	2.21%	2.16%	0.99%	2.75%	2.06%	2.13%	2.37%	1.67%
Tennessee	3.48%	2.83%	2.54%	4.71%	4.25%	3.47%	3.66%	4.52%
Alabama	2.80%	2.56%	2.38%	3.22%	2.89%	3.60%	3.14%	4.36%
Mississippi	1.87%	3.87%	3.67%	2.22%	3.57%	1.98%	1.80%	2.82%
West South Central:								
Arkansas	3.01%	4.11%	3.56%	4.55%	3.06%	2.67%	2.54%	3.63%
Louisiana	3.16%	2.52%	2.74%	3.40%	4.24%	2.12%	2.38%	4.25%
Oklahoma	2.11%	3.61%	2.52%	2.59%	4.54%	3.06%	2.61%	4.53%
Texas	0.97%	2.56%	2.14%	2.10%	3.27%	2.06%	2.34%	2.56%
Mountain:								
Colorado	3.14%	2.27%	2.12%	3.95%	3.27%	1.79%	1.98%	4.08%
Arizona	3.99%	2.58%	1.90%	1.67%	2.66%	3.78%	3.76%	2.30%
Utah	3.15%	3.03%	3.01%	3.44%	3.36%	3.00%	3.43%	2.82%
Nevada	2.98%	1.81%	1.98%	3.12%	2.92%	2.55%	1.70%	2.35%
Pacific:								
Washington	4.60%	3.45%	2.48%	3.74%	3.16%	3.07%	2.92%	4.83%
Oregon	2.32%	2.87%	2.19%	3.07%	2.08%	2.58%	2.34%	3.15%
California	1.87%	1.27%	0.40%	2.40%	2.67%	1.54%	1.58%	2.37%
Alaska	3.79%	4.00%	3.33%	3.51%	3.13%	3.73%	3.32%	3.67%
Hawaii	2.65%	2.31%	1.69%	1.95%	2.79%	1.76%	1.79%	2.20%
States not shown separately	1.99%	2.29%	2.69%	3.25%	2.57%	2.13%	1.67%	3.78%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1997 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

*Figure does not meet standard of reliability or precision.